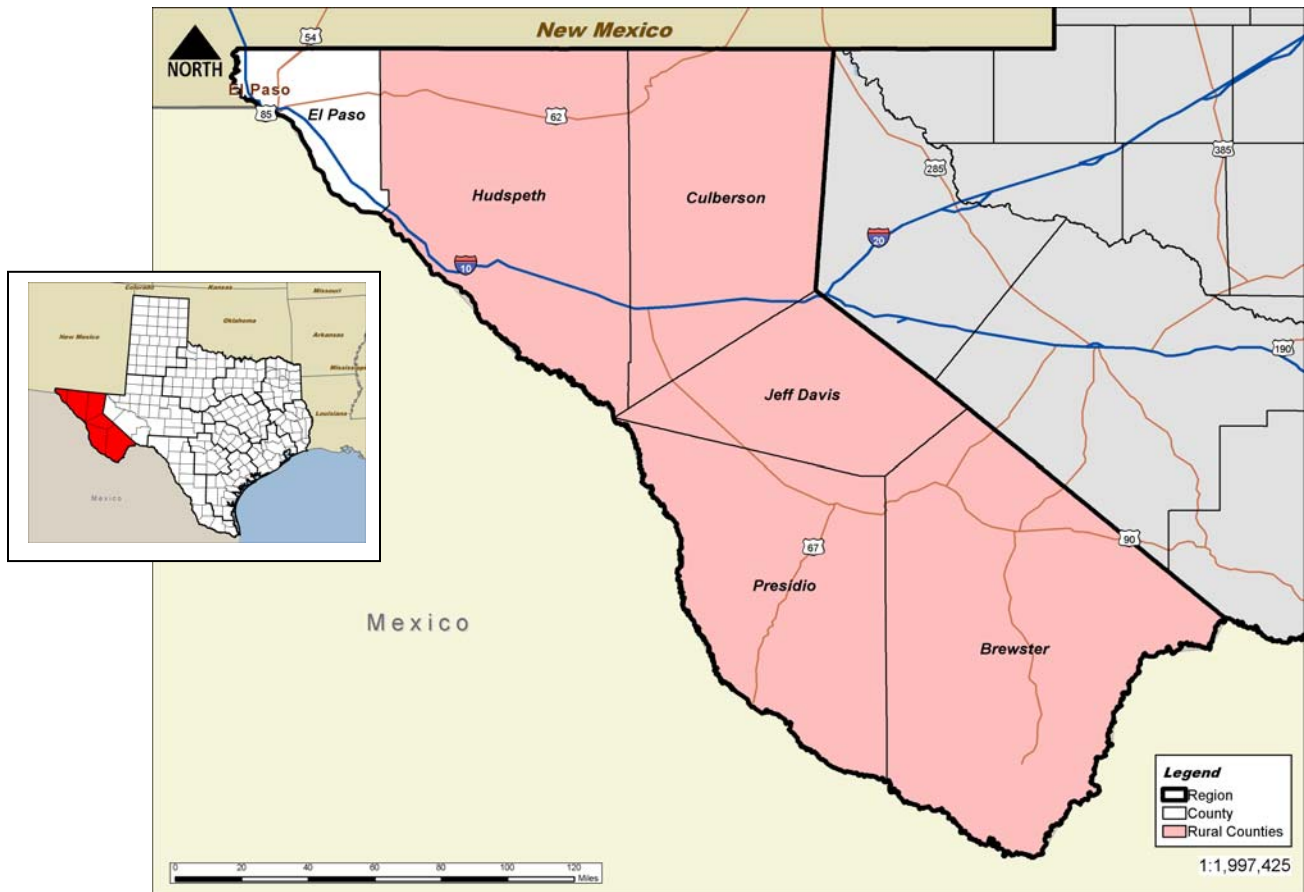


# ADDENDUM M - REGION 13 (UPPER RIO GRANDE)

## A. INTRODUCTION

Region 13 is located in the far western portion of the state of Texas. This region includes a total of 6 counties, of which 5 were classified as rural and were included in the following analysis. The largest rural county in the region is Brewster, with 9,232 people (2010 Census). The following are relevant facts about the region (note: data applies to rural counties studied in this region and does not include non-rural counties):

- Region Size: 20,698 square miles
- 2010 Population Density: 1 persons per square mile
- 2010 Population: 25,266
- 2010 Households: 10,229
- 2010 Median Household Income: \$35,402



The following table summarizes the rural designated counties that were included and evaluated in this report, as well as the non-rural counties that were excluded from our analysis:

| <b>Rural Counties (Studied) Within Region</b>      |            |          |
|--|------------|----------|
| Brewster   | Hudspeth   | Presidio |
| Culberson  | Jeff Davis | -        |
| <b>Non-Rural Counties (Excluded) Within Region</b> |            |          |
| El Paso  | -          | -        |

## **B. KEY FINDING**

Four of the five counties in this region are designated as frontier counties. Due to a recent surge in the hiring of additional Border Patrol employees, there is an additional demand for workforce housing. The extreme rural nature of the majority of this area, coupled with very limited existing housing stock according to stakeholder interviews, makes obtaining affordable quality housing very difficult.

Based on the Bowen National Research rental housing inventory count, there are 305 affordable rental housing units in the region's study counties. Of those properties we were able to survey, 100% were occupied, with many of the projects maintaining long waiting lists. Based on the American Community Survey and U.S. Census data, there are 2,212 manufactured homes in the region. Bowen National Research identified 76 for-sale housing units in the region. These 76 available homes represent 1.1% of the 6,832 owner-occupied housing units in the region, an indication of limited availability of for-sale housing alternatives. It is of note that 25% of the for-sale housing stock is priced below \$100,000.

Housing needs cited by local sources include the need to renovate the older existing housing stock and the development of one- and two-bedroom multifamily units to help meet growing workforce housing demand. Development barriers in the region include lack of infrastructure and limited funding.

Additional key regional findings include:

- Total households within the region are projected to decline by 16, a 0.2% decline between 2010 and 2015. Overall, the number of households in rural regions of Texas is projected to increase by 1.5% during this same time, while the overall state increase will be 8.4%. Among householders age 55 and older within the region, it is projected that this age cohort will increase by 6.3%. The overall rural regions of the state will experience an increase in its older adult (age 55+) households base of 8.5%, while the overall state will increase by 17.6% during this same time period.
- Approximately 29.3% of renters in the region are paying over 30% (cost burdened) of their income towards rent compared to 21.3% of owners in the region who are cost burdened. Statewide, these shares are 44.5% for renters and 25.6% for owners. The greatest share of cost burdened renters is in Culberson County, while the greatest number of cost burdened renter households is in Brewster County. The greatest share of cost burdened homeowners is in Jeff Davis County, while the greatest number of cost burdened homeowners is in Presidio County.

- A total of 6.6% of renter households within the region are considered to be living in overcrowded housing (1.0 or more persons per room) compared to 3.2% of owner households. Statewide, these shares are 7.3% for renters and 3.2% for owners. The greatest share of overcrowded renter-occupied housing and the greatest number of overcrowded renter-occupied housing is in Presidio County. The highest share among owner-occupied housing is within Culberson County, while the highest number among owner-occupied housing is within Presidio County.
- Within the region, the share of renter housing units that lack complete plumbing facilities is 3.8% among renter-occupied units and 1.2% among owner-occupied units. Overall, the state average is 0.8% of renter-occupied units and 0.5% of owner-occupied units lack complete plumbing facilities.
- Total employment within the region increased by 551 employees between 2006 and 2011, representing a 4.5% increase. The statewide average increase during this same time period is 6.6%.
- The region's largest industry by total employment is within the Accommodation & Food Services sector at 18.1%. The largest negative change in employment between 2000 and 2010 was within the Construction industry, losing 572 employees; the largest positive change was within the Accommodation & Food Services sector, increasing by 800.
- Between 2006 and 2011, the region's unemployment rate was at its lowest at 4.9% in 2007 and its highest rate in 2010 at 8.7% indicating an upward trend in unemployment rates for the region. The state of Texas had unemployment rates ranging from 4.4% to 8.2% during the past six years.
- The overall occupancy rate of surveyed affordable rental-housing units in the region is 100.0%. This is slightly above the statewide average of 97.3% for the rural regions of Texas.
- Of all affordable rental units surveyed in the region, there were none built before 1970 and none have been built since 2000. A total 189 units were built between 1970 and 1989, comprising the largest share at 74.1%.
- Gross rents were not available for this region.
- The estimated number of manufactured homes within the region is 617 units with approximately 27.9% renter-occupied and 72.1% owner-occupied. Bowen National Research was unable to survey any manufactured home communities within this region.

- Rental rates for manufactured homes were not available for this region.
- A total of 76 for-sale housing units were identified within the region that were listed as available for purchase. One-quarter (25.0%) of the units were priced below \$100,000. The average listed price of homes under \$100,000 is \$74,863, representing a small base of affordable for-sale product that is available to low-income households. It should be noted, however, that much of this supply is older (pre-1960) and likely lower quality product that requires repairs or renovations.
- The total affordable housing gap for the entire region was 936 rental units and 383 for-sale units. This does not mean that the entire region can support 936 new rental units and 383 new for-sale units. Instead, these numbers are primarily representative of the number of households in the region that are living in cost-burdened, overcrowded or substandard housing. Since not all households living in such conditions are willing or able to move if new product is built, only a portion of the units cited above could be supported. Typically, only about 10% of the housing gap within a county can be supported at an individual site. Housing gaps for individual counties are included at the end of this addendum. The largest renter-occupied housing gap is in Brewster County and the largest owner-occupied housing gap is in Presidio County.

## **C. DEMOGRAPHICS ANALYSIS**

### **1. POPULATION TRENDS**

|                            |                   | Year       |            |            |            |
|----------------------------|-------------------|------------|------------|------------|------------|
|                            |                   | 1990       | 2000       | 2010       | 2015       |
| <b>Brewster County</b>     | Population        | 8,681      | 8,866      | 9,232      | 9,478      |
|                            | Population Change | -          | 185        | 366        | 246        |
|                            | Percent Change    | -          | 2.1%       | 4.1%       | 2.7%       |
| <b>Culberson County</b>    | Population        | 3,407      | 2,975      | 2,398      | 2,178      |
|                            | Population Change | -          | -432       | -577       | -220       |
|                            | Percent Change    | -          | -12.7%     | -19.4%     | -9.2%      |
| <b>Hudspeth County</b>     | Population        | 2,915      | 3,344      | 3,476      | 3,392      |
|                            | Population Change | -          | 429        | 132        | -84        |
|                            | Percent Change    | -          | 14.7%      | 3.9%       | -2.4%      |
| <b>Jeff Davis County</b>   | Population        | 1,946      | 2,207      | 2,342      | 2,377      |
|                            | Population Change | -          | 261        | 135        | 35         |
|                            | Percent Change    | -          | 13.4%      | 6.1%       | 1.5%       |
| <b>Presidio County</b>     | Population        | 6,637      | 7,304      | 7,818      | 7,735      |
|                            | Population Change | -          | 667        | 514        | -83        |
|                            | Percent Change    | -          | 10.0%      | 7.0%       | -1.1%      |
| <b>Sum of Rural Region</b> | Population        | 23,586     | 24,696     | 25,266     | 25,160     |
|                            | Population Change | -          | 1,110      | 570        | -106       |
|                            | Percent Change    | -          | 4.7%       | 2.3%       | -0.4%      |
| <b>Urban Areas</b>         | Population        | 591,603    | 679,612    | 800,647    | 832,769    |
|                            | Population Change |            | 88,009     | 121,035    | 32,122     |
|                            | Percent Change    |            | 14.9%      | 17.8%      | 4.0%       |
| <b>State of Texas</b>      | Population        | 16,986,510 | 20,851,820 | 25,145,561 | 27,291,474 |
|                            | Population Change | -          | 3,865,310  | 4,293,741  | 2,145,913  |
|                            | Percent Change    | -          | 22.8%      | 20.6%      | 8.5%       |

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The population bases by age are summarized as follows:

|                            |      | Population by Age   |                    |                    |                    |                    |                   |                   |
|----------------------------|------|---------------------|--------------------|--------------------|--------------------|--------------------|-------------------|-------------------|
|                            |      | <25                 | 25 to 34           | 35 to 44           | 45 to 54           | 55 to 64           | 65 to 74          | 75+               |
| <b>Brewster County</b>     | 2000 | 3,280<br>37.0%      | 1,053<br>11.9%     | 1,121<br>12.6%     | 1,244<br>14.0%     | 871<br>9.8%        | 722<br>8.1%       | 575<br>6.5%       |
|                            | 2010 | 3,079<br>33.4%      | 1,246<br>13.5%     | 1,026<br>11.1%     | 1,219<br>13.2%     | 1,229<br>13.3%     | 747<br>8.1%       | 685<br>7.4%       |
|                            | 2015 | 3,151<br>33.2%      | 1,082<br>11.4%     | 1,198<br>12.6%     | 1,063<br>11.2%     | 1,304<br>13.8%     | 967<br>10.2%      | 713<br>7.5%       |
| <b>Culberson County</b>    | 2000 | 1,190<br>40.0%      | 380<br>12.8%       | 387<br>13.0%       | 382<br>12.8%       | 302<br>10.2%       | 222<br>7.5%       | 112<br>3.8%       |
|                            | 2010 | 927<br>38.7%        | 294<br>12.3%       | 288<br>12.0%       | 296<br>12.3%       | 287<br>12.0%       | 191<br>8.0%       | 115<br>4.8%       |
|                            | 2015 | 822<br>37.7%        | 305<br>14.0%       | 215<br>9.9%        | 255<br>11.7%       | 267<br>12.3%       | 197<br>9.0%       | 118<br>5.4%       |
| <b>Hudspeth County</b>     | 2000 | 1,438<br>43.0%      | 451<br>13.5%       | 442<br>13.2%       | 378<br>11.3%       | 304<br>9.1%        | 223<br>6.7%       | 108<br>3.2%       |
|                            | 2010 | 1,431<br>41.2%      | 443<br>12.7%       | 433<br>12.5%       | 397<br>11.4%       | 378<br>10.9%       | 232<br>6.7%       | 161<br>4.6%       |
|                            | 2015 | 1,384<br>40.8%      | 462<br>13.6%       | 362<br>10.7%       | 385<br>11.3%       | 369<br>10.9%       | 273<br>8.0%       | 158<br>4.7%       |
| <b>Jeff Davis County</b>   | 2000 | 655<br>29.7%        | 199<br>9.0%        | 333<br>15.1%       | 374<br>16.9%       | 287<br>13.0%       | 189<br>8.6%       | 170<br>7.7%       |
|                            | 2010 | 608<br>26.0%        | 193<br>8.2%        | 250<br>10.7%       | 395<br>16.9%       | 456<br>19.5%       | 272<br>11.6%      | 168<br>7.2%       |
|                            | 2015 | 579<br>24.3%        | 234<br>9.8%        | 213<br>9.0%        | 355<br>14.9%       | 470<br>19.8%       | 340<br>14.3%      | 187<br>7.9%       |
| <b>Presidio County</b>     | 2000 | 2,997<br>41.0%      | 870<br>11.9%       | 948<br>13.0%       | 815<br>11.2%       | 657<br>9.0%        | 567<br>7.8%       | 450<br>6.2%       |
|                            | 2010 | 3,184<br>40.7%      | 937<br>12.0%       | 861<br>11.0%       | 916<br>11.7%       | 869<br>11.1%       | 567<br>7.3%       | 485<br>6.2%       |
|                            | 2015 | 3,063<br>39.6%      | 1,047<br>13.5%     | 764<br>9.9%        | 844<br>10.9%       | 857<br>11.1%       | 707<br>9.1%       | 454<br>5.9%       |
| <b>Sum of Rural Region</b> | 2000 | 9,560<br>38.7%      | 2,953<br>12.0%     | 3,231<br>13.1%     | 3,193<br>12.9%     | 2,421<br>9.8%      | 1,923<br>7.8%     | 1,415<br>5.7%     |
|                            | 2010 | 9,229<br>36.5%      | 3,113<br>12.3%     | 2,858<br>11.3%     | 3,223<br>12.8%     | 3,219<br>12.7%     | 2,009<br>8.0%     | 1,614<br>6.4%     |
|                            | 2015 | 8,999<br>35.8%      | 3,130<br>12.4%     | 2,752<br>10.9%     | 2,902<br>11.5%     | 3,267<br>13.0%     | 2,484<br>9.9%     | 1,630<br>6.5%     |
| <b>Urban Areas</b>         | 2000 | 289,459<br>42.6%    | 98,206<br>14.5%    | 100,788<br>14.8%   | 76,875<br>11.3%    | 48,212<br>7.1%     | 38,982<br>5.7%    | 27,090<br>4.0%    |
|                            | 2010 | 329,092<br>41.1%    | 116,467<br>14.5%   | 101,021<br>12.6%   | 99,477<br>12.4%    | 74,885<br>9.4%     | 43,536<br>5.4%    | 36,169<br>4.5%    |
|                            | 2015 | 339,011<br>40.7%    | 123,134<br>14.8%   | 103,087<br>12.4%   | 92,409<br>11.1%    | 84,294<br>10.1%    | 54,210<br>6.5%    | 36,620<br>4.4%    |
| <b>State of Texas</b>      | 2000 | 8,085,640<br>38.8%  | 3,162,083<br>15.2% | 3,322,238<br>15.9% | 2,611,137<br>12.5% | 1,598,190<br>7.7%  | 1,142,608<br>5.5% | 929,924<br>4.5%   |
|                            | 2010 | 9,368,816<br>37.3%  | 3,653,545<br>14.5% | 3,417,561<br>13.6% | 3,485,240<br>13.9% | 2,617,205<br>10.4% | 1,431,667<br>5.7% | 1,171,525<br>4.7% |
|                            | 2015 | 10,067,025<br>36.9% | 4,026,446<br>14.8% | 3,562,076<br>13.1% | 3,432,406<br>12.6% | 3,052,202<br>11.2% | 1,897,495<br>7.0% | 1,253,824<br>4.6% |

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The population density for 1990, 2000, 2010 and 2015 are summarized as follows:

|                            |                      | Year       |            |            |            |
|----------------------------|----------------------|------------|------------|------------|------------|
|                            |                      | 1990       | 2000       | 2010       | 2015       |
| <b>Brewster County</b>     | Population           | 8,681      | 8,866      | 9,232      | 9,478      |
|                            | Area in Square Miles | 6,192.87   | 6,192.87   | 6,192.87   | 6,192.87   |
|                            | Density              | 1.4        | 1.4        | 1.5        | 1.5        |
| <b>Culberson County</b>    | Population           | 3,407      | 2,975      | 2,398      | 2,178      |
|                            | Area in Square Miles | 3,812.76   | 3,812.76   | 3,812.76   | 3,812.76   |
|                            | Density              | 0.9        | 0.8        | 0.6        | 0.6        |
| <b>Hudspeth County</b>     | Population           | 2,915      | 3,344      | 3,476      | 3,392      |
|                            | Area in Square Miles | 4,571.96   | 4,571.96   | 4,571.96   | 4,571.96   |
|                            | Density              | 0.6        | 0.7        | 0.8        | 0.7        |
| <b>Jeff Davis County</b>   | Population           | 1,946      | 2,207      | 2,342      | 2,377      |
|                            | Area in Square Miles | 2,264.65   | 2,264.65   | 2,264.65   | 2,264.65   |
|                            | Density              | 0.9        | 1.0        | 1.0        | 1.0        |
| <b>Presidio County</b>     | Population           | 6,637      | 7,304      | 7,818      | 7,735      |
|                            | Area in Square Miles | 3,856.31   | 3,856.31   | 3,856.31   | 3,856.31   |
|                            | Density              | 1.7        | 1.9        | 2.0        | 2.0        |
| <b>Sum of Rural Region</b> | Population           | 23,586     | 24,696     | 25,266     | 25,160     |
|                            | Area in Square Miles | 20,698.55  | 20,698.55  | 20,698.55  | 20,698.55  |
|                            | Density              | 1.1        | 1.2        | 1.2        | 1.2        |
| <b>Urban Areas</b>         | Population           | 591,603    | 679,612    | 800,647    | 832,769    |
|                            | Area in Square Miles | 1,011      | 1,011      | 1,011      | 1,011      |
|                            | Density              | 585.5      | 672.5      | 792.3      | 824.1      |
| <b>State of Texas</b>      | Population           | 16,986,510 | 20,851,820 | 25,145,561 | 27,291,474 |
|                            | Area in Square Miles | 261,797.12 | 261,797.12 | 261,797.12 | 261,797.12 |
|                            | Density              | 64.9       | 79.6       | 96.0       | 104.2      |

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research



## 2. HOUSEHOLD TRENDS

Household trends are summarized as follows:

|                            |                  | Year      |           |           |           |
|----------------------------|------------------|-----------|-----------|-----------|-----------|
|                            |                  | 1990      | 2000      | 2010      | 2015      |
| <b>Brewster County</b>     | Households       | 3,350     | 3,669     | 4,207     | 4,342     |
|                            | Household Change | -         | 319       | 538       | 135       |
|                            | Percent Change   | -         | 9.5%      | 14.7%     | 3.2%      |
| <b>Culberson County</b>    | Households       | 1,076     | 1,052     | 908       | 836       |
|                            | Household Change | -         | -24       | -144      | -72       |
|                            | Percent Change   | -         | -2.2%     | -13.7%    | -8.0%     |
| <b>Hudspeth County</b>     | Households       | 946       | 1,092     | 1,174     | 1,144     |
|                            | Household Change | -         | 146       | 82        | -30       |
|                            | Percent Change   | -         | 15.4%     | 7.5%      | -2.5%     |
| <b>Jeff Davis County</b>   | Households       | 779       | 896       | 1,034     | 1,052     |
|                            | Household Change | -         | 117       | 138       | 18        |
|                            | Percent Change   | -         | 15.0%     | 15.4%     | 1.7%      |
| <b>Presidio County</b>     | Households       | 2,255     | 2,530     | 2,906     | 2,879     |
|                            | Household Change | -         | 275       | 376       | -27       |
|                            | Percent Change   | -         | 12.2%     | 14.9%     | -0.9%     |
| <b>Sum of Rural Region</b> | Households       | 8,406     | 9,239     | 10,229    | 10,253    |
|                            | Household Change | -         | 833       | 990       | 24        |
|                            | Percent Change   | -         | 9.9%      | 10.7%     | 0.2%      |
| <b>Urban Areas</b>         | Households       | 178,364   | 210,019   | 256,557   | 268,006   |
|                            | Household Change | -         | 31,655    | 46,538    | 11,449    |
|                            | Percent Change   | -         | 17.7%     | 22.2%     | 4.5%      |
| <b>State of Texas</b>      | Households       | 6,070,937 | 7,393,354 | 8,922,933 | 9,673,279 |
|                            | Household Change | -         | 1,322,417 | 1,529,579 | 750,346   |
|                            | Percent Change   | -         | 21.8%     | 20.7%     | 8.4%      |

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The household bases by age are summarized as follows:

|                            |      | Households by Age |                    |                    |                    |                    |                    |                 |
|----------------------------|------|-------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-----------------|
|                            |      | <25               | 25 to 34           | 35 to 44           | 45 to 54           | 55 to 64           | 65 to 74           | 75+             |
| <b>Brewster County</b>     | 2000 | 386<br>10.5%      | 500<br>13.6%       | 660<br>18.0%       | 657<br>17.9%       | 576<br>15.7%       | 447<br>12.2%       | 443<br>12.1%    |
|                            | 2010 | 353<br>8.4%       | 655<br>15.6%       | 622<br>14.8%       | 743<br>17.7%       | 812<br>19.3%       | 487<br>11.6%       | 535<br>12.7%    |
|                            | 2015 | 341<br>7.9%       | 575<br>13.2%       | 712<br>16.4%       | 677<br>15.6%       | 858<br>19.8%       | 626<br>14.4%       | 552<br>12.7%    |
| <b>Culberson County</b>    | 2000 | 42<br>4.0%        | 162<br>15.4%       | 248<br>23.6%       | 219<br>20.8%       | 162<br>15.4%       | 134<br>12.7%       | 85<br>8.1%      |
|                            | 2010 | 38<br>4.2%        | 131<br>14.4%       | 167<br>18.4%       | 180<br>19.8%       | 171<br>18.8%       | 131<br>14.4%       | 90<br>9.9%      |
|                            | 2015 | 27<br>3.2%        | 149<br>17.8%       | 124<br>14.8%       | 153<br>18.3%       | 156<br>18.7%       | 136<br>16.3%       | 91<br>10.9%     |
| <b>Hudspeth County</b>     | 2000 | 59<br>5.4%        | 186<br>17.0%       | 262<br>24.0%       | 211<br>19.3%       | 159<br>14.6%       | 131<br>12.0%       | 84<br>7.7%      |
|                            | 2010 | 55<br>4.7%        | 189<br>16.1%       | 226<br>19.3%       | 229<br>19.5%       | 211<br>18.0%       | 140<br>11.9%       | 124<br>10.6%    |
|                            | 2015 | 46<br>4.0%        | 214<br>18.7%       | 183<br>16.0%       | 216<br>18.9%       | 199<br>17.4%       | 161<br>14.1%       | 126<br>11.0%    |
| <b>Jeff Davis County</b>   | 2000 | 21<br>2.3%        | 95<br>10.6%        | 165<br>18.4%       | 211<br>23.5%       | 171<br>19.1%       | 119<br>13.3%       | 114<br>12.7%    |
|                            | 2010 | 26<br>2.5%        | 85<br>8.2%         | 137<br>13.2%       | 215<br>20.8%       | 274<br>26.5%       | 177<br>17.1%       | 121<br>11.7%    |
|                            | 2015 | 23<br>2.2%        | 115<br>10.9%       | 112<br>10.6%       | 188<br>17.9%       | 273<br>25.9%       | 207<br>19.7%       | 135<br>12.8%    |
| <b>Presidio County</b>     | 2000 | 98<br>3.9%        | 386<br>15.3%       | 510<br>20.2%       | 447<br>17.7%       | 351<br>13.9%       | 392<br>15.5%       | 346<br>13.7%    |
|                            | 2010 | 122<br>4.2%       | 437<br>15.0%       | 492<br>16.9%       | 528<br>18.2%       | 533<br>18.3%       | 412<br>14.2%       | 382<br>13.1%    |
|                            | 2015 | 100<br>3.5%       | 499<br>17.3%       | 423<br>14.7%       | 483<br>16.8%       | 514<br>17.9%       | 499<br>17.3%       | 359<br>12.5%    |
| <b>Sum of Rural Region</b> | 2000 | 606<br>6.6%       | 1,329<br>14.4%     | 1,845<br>20.0%     | 1,745<br>18.9%     | 1,419<br>15.4%     | 1,223<br>13.2%     | 1,072<br>11.6%  |
|                            | 2010 | 594<br>5.8%       | 1,497<br>14.6%     | 1,644<br>16.1%     | 1,895<br>18.5%     | 2,001<br>19.6%     | 1,347<br>13.2%     | 1,252<br>12.2%  |
|                            | 2015 | 537<br>5.2%       | 1,552<br>15.1%     | 1,554<br>15.2%     | 1,717<br>16.7%     | 2,000<br>19.5%     | 1,629<br>15.9%     | 1,263<br>12.3%  |
| <b>Urban Areas</b>         | 2000 | 9,634<br>4.6%     | 38,796<br>18.5%    | 51,848<br>24.7%    | 42,274<br>20.1%    | 27,099<br>12.9%    | 23,684<br>11.3%    | 16,684<br>7.9%  |
|                            | 2010 | 12,499<br>4.9%    | 46,884<br>18.3%    | 52,196<br>20.3%    | 55,220<br>21.5%    | 42,088<br>16.4%    | 25,739<br>10.0%    | 21,931<br>8.5%  |
|                            | 2015 | 12,057<br>4.5%    | 50,777<br>18.9%    | 53,165<br>19.8%    | 51,048<br>19.0%    | 46,994<br>17.5%    | 31,631<br>11.8%    | 22,335<br>8.3%  |
| <b>State of Texas</b>      | 2000 | 477,063<br>6.5%   | 1,430,025<br>19.3% | 1,800,482<br>24.4% | 1,455,189<br>19.7% | 924,316<br>12.5%   | 718,080<br>9.7%    | 588,199<br>8.0% |
|                            | 2010 | 535,328<br>6.0%   | 1,626,238<br>18.2% | 1,777,887<br>19.9% | 1,914,271<br>21.5% | 1,485,204<br>16.6% | 862,658<br>9.7%    | 721,347<br>8.1% |
|                            | 2015 | 542,204<br>5.6%   | 1,818,970<br>18.8% | 1,834,258<br>19.0% | 1,869,304<br>19.3% | 1,710,141<br>17.7% | 1,127,683<br>11.7% | 770,719<br>8.0% |

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The renter household sizes by tenure within the each county, based on the 2000 Census, 2010 estimates, and projected to 2015, were distributed as follows:

|                            |      | Persons Per Renter Household |                  |                  |                  |                  |                     |
|----------------------------|------|------------------------------|------------------|------------------|------------------|------------------|---------------------|
|                            |      | 1-Person                     | 2-Person         | 3-Person         | 4-Person         | 5-Person         | Total               |
| <b>Brewster County</b>     | 2000 | 667<br>44.9%                 | 425<br>28.6%     | 179<br>12.0%     | 138<br>9.3%      | 77<br>5.2%       | 1,487<br>100.0%     |
|                            | 2010 | 770<br>46.6%                 | 438<br>26.5%     | 176<br>10.6%     | 180<br>10.9%     | 90<br>5.4%       | 1,654<br>100.0%     |
|                            | 2015 | 835<br>47.0%                 | 456<br>25.7%     | 191<br>10.8%     | 188<br>10.6%     | 105<br>5.9%      | 1,775<br>100.0%     |
| <b>Culberson County</b>    | 2000 | 66<br>21.5%                  | 65<br>21.2%      | 73<br>23.8%      | 56<br>18.2%      | 46<br>15.0%      | 307<br>100.0%       |
|                            | 2010 | 69<br>25.2%                  | 50<br>18.2%      | 74<br>27.0%      | 41<br>15.0%      | 39<br>14.2%      | 274<br>100.0%       |
|                            | 2015 | 72<br>28.2%                  | 46<br>18.0%      | 62<br>24.3%      | 39<br>15.3%      | 36<br>14.1%      | 255<br>100.0%       |
| <b>Hudspeth County</b>     | 2000 | 54<br>26.1%                  | 43<br>20.8%      | 32<br>15.5%      | 43<br>20.8%      | 36<br>17.4%      | 207<br>100.0%       |
|                            | 2010 | 67<br>24.9%                  | 66<br>24.5%      | 39<br>14.5%      | 54<br>20.1%      | 43<br>16.0%      | 269<br>100.0%       |
|                            | 2015 | 56<br>24.7%                  | 51<br>22.5%      | 38<br>16.7%      | 46<br>20.3%      | 35<br>15.4%      | 227<br>100.0%       |
| <b>Jeff Davis County</b>   | 2000 | 75<br>28.0%                  | 78<br>29.1%      | 42<br>15.7%      | 41<br>15.3%      | 32<br>11.9%      | 268<br>100.0%       |
|                            | 2010 | 76<br>31.4%                  | 71<br>29.3%      | 31<br>12.8%      | 34<br>14.0%      | 31<br>12.8%      | 242<br>100.0%       |
|                            | 2015 | 104<br>32.0%                 | 93<br>28.6%      | 39<br>12.0%      | 41<br>12.6%      | 47<br>14.5%      | 325<br>100.0%       |
| <b>Presidio County</b>     | 2000 | 251<br>33.4%                 | 155<br>20.6%     | 116<br>15.4%     | 107<br>14.2%     | 123<br>16.4%     | 752<br>100.0%       |
|                            | 2010 | 341<br>35.6%                 | 198<br>20.7%     | 155<br>16.2%     | 116<br>12.1%     | 147<br>15.3%     | 958<br>100.0%       |
|                            | 2015 | 319<br>35.7%                 | 181<br>20.3%     | 151<br>16.9%     | 101<br>11.3%     | 141<br>15.8%     | 893<br>100.0%       |
| <b>Sum of Rural Region</b> | 2000 | 1,113<br>36.8%               | 766<br>25.4%     | 442<br>14.6%     | 385<br>12.7%     | 314<br>10.4%     | 3,021<br>100.0%     |
|                            | 2010 | 1,323<br>38.9%               | 823<br>24.2%     | 475<br>14.0%     | 425<br>12.5%     | 350<br>10.3%     | 3,397<br>100.0%     |
|                            | 2015 | 1,386<br>39.9%               | 827<br>23.8%     | 481<br>13.8%     | 415<br>11.9%     | 364<br>10.5%     | 3,475<br>100.0%     |
| <b>Urban Areas</b>         | 2000 | 19,392<br>25.4%              | 15,925<br>20.8%  | 14,508<br>19.0%  | 12,434<br>16.3%  | 14,140<br>18.5%  | 76,397<br>100.0%    |
|                            | 2010 | 27,239<br>28.7%              | 18,669<br>19.7%  | 17,342<br>18.3%  | 14,778<br>15.6%  | 16,834<br>17.7%  | 94,862<br>100.0%    |
|                            | 2015 | 29,037<br>28.9%              | 19,037<br>19.0%  | 18,283<br>18.2%  | 15,829<br>15.8%  | 18,123<br>18.1%  | 100,306<br>100.0%   |
| <b>State of Texas</b>      | 2000 | 900,225<br>33.6%             | 675,181<br>25.2% | 436,715<br>16.3% | 335,107<br>12.5% | 329,168<br>12.3% | 2,676,395<br>100.0% |
|                            | 2010 | 1,169,147<br>36.1%           | 766,951<br>23.7% | 514,648<br>15.9% | 392,300<br>12.1% | 394,534<br>12.2% | 3,237,580<br>100.0% |
|                            | 2015 | 1,276,764<br>36.4%           | 807,734<br>23.0% | 558,721<br>15.9% | 431,217<br>12.3% | 437,636<br>12.5% | 3,512,073<br>100.0% |

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The owner household sizes by tenure within the counties, based on the 2000 Census, 2010 estimates, and projected to 2015, were distributed as follows:

|                            |      | Persons Per Owner Household |                    |                    |                    |                  |                     |
|----------------------------|------|-----------------------------|--------------------|--------------------|--------------------|------------------|---------------------|
|                            |      | 1-Person                    | 2-Person           | 3-Person           | 4-Person           | 5-Person         | Total               |
| <b>Brewster County</b>     | 2000 | 561<br>25.7%                | 829<br>38.0%       | 326<br>14.9%       | 260<br>11.9%       | 206<br>9.4%      | 2,182<br>100.0%     |
|                            | 2010 | 648<br>25.4%                | 902<br>35.3%       | 379<br>14.8%       | 345<br>13.5%       | 279<br>10.9%     | 2,553<br>100.0%     |
|                            | 2015 | 634<br>24.7%                | 932<br>36.3%       | 361<br>14.1%       | 360<br>14.0%       | 280<br>10.9%     | 2,566<br>100.0%     |
| <b>Culberson County</b>    | 2000 | 118<br>15.8%                | 239<br>32.1%       | 140<br>18.8%       | 110<br>14.8%       | 139<br>18.7%     | 745<br>100.0%       |
|                            | 2010 | 104<br>16.4%                | 213<br>33.6%       | 136<br>21.5%       | 76<br>12.0%        | 104<br>16.4%     | 634<br>100.0%       |
|                            | 2015 | 97<br>16.7%                 | 198<br>34.1%       | 133<br>22.9%       | 65<br>11.2%        | 87<br>15.0%      | 580<br>100.0%       |
| <b>Hudspeth County</b>     | 2000 | 163<br>18.4%                | 222<br>25.1%       | 160<br>18.1%       | 166<br>18.8%       | 175<br>19.8%     | 885<br>100.0%       |
|                            | 2010 | 194<br>21.4%                | 240<br>26.5%       | 149<br>16.5%       | 160<br>17.7%       | 163<br>18.0%     | 905<br>100.0%       |
|                            | 2015 | 199<br>21.7%                | 250<br>27.2%       | 141<br>15.4%       | 160<br>17.4%       | 168<br>18.3%     | 918<br>100.0%       |
| <b>Jeff Davis County</b>   | 2000 | 146<br>23.2%                | 286<br>45.5%       | 94<br>15.0%        | 52<br>8.3%         | 51<br>8.1%       | 628<br>100.0%       |
|                            | 2010 | 202<br>25.5%                | 365<br>46.1%       | 118<br>14.9%       | 53<br>6.7%         | 54<br>6.8%       | 792<br>100.0%       |
|                            | 2015 | 187<br>25.8%                | 336<br>46.3%       | 107<br>14.7%       | 49<br>6.7%         | 47<br>6.5%       | 726<br>100.0%       |
| <b>Presidio County</b>     | 2000 | 343<br>19.3%                | 538<br>30.3%       | 288<br>16.2%       | 256<br>14.4%       | 354<br>19.9%     | 1,778<br>100.0%     |
|                            | 2010 | 400<br>20.5%                | 598<br>30.7%       | 310<br>15.9%       | 239<br>12.3%       | 402<br>20.6%     | 1,948<br>100.0%     |
|                            | 2015 | 413<br>20.8%                | 601<br>30.3%       | 318<br>16.0%       | 237<br>11.9%       | 416<br>21.0%     | 1,985<br>100.0%     |
| <b>Sum of Rural Region</b> | 2000 | 1,331<br>21.4%              | 2,114<br>34.0%     | 1,008<br>16.2%     | 844<br>13.6%       | 925<br>14.9%     | 6,218<br>100.0%     |
|                            | 2010 | 1,548<br>22.7%              | 2,318<br>33.9%     | 1,092<br>16.0%     | 873<br>12.8%       | 1,002<br>14.7%   | 6,832<br>100.0%     |
|                            | 2015 | 1,530<br>22.6%              | 2,317<br>34.2%     | 1,060<br>15.6%     | 871<br>12.9%       | 998<br>14.7%     | 6,775<br>100.0%     |
| <b>Urban Areas</b>         | 2000 | 17,745<br>13.3%             | 34,007<br>25.5%    | 25,277<br>18.9%    | 26,653<br>19.9%    | 29,936<br>22.4%  | 133,622<br>100.0%   |
|                            | 2010 | 23,118<br>14.3%             | 40,806<br>25.2%    | 31,219<br>19.3%    | 30,986<br>19.2%    | 35,566<br>22.0%  | 161,695<br>100.0%   |
|                            | 2015 | 24,463<br>14.6%             | 41,780<br>24.9%    | 32,425<br>19.3%    | 31,934<br>19.0%    | 37,099<br>22.1%  | 167,703<br>100.0%   |
| <b>State of Texas</b>      | 2000 | 837,449<br>17.8%            | 1,575,067<br>33.4% | 831,761<br>17.6%   | 802,092<br>17.0%   | 670,590<br>14.2% | 4,716,959<br>100.0% |
|                            | 2010 | 1,008,796<br>17.7%          | 1,928,236<br>33.9% | 1,024,767<br>18.0% | 946,252<br>16.6%   | 777,302<br>13.7% | 5,685,353<br>100.0% |
|                            | 2015 | 1,098,415<br>17.8%          | 2,106,810<br>34.2% | 1,108,772<br>18.0% | 1,010,386<br>16.4% | 836,823<br>13.6% | 6,161,206<br>100.0% |

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The population by highest educational attainment within each county, based on the 2010 estimates, is distributed as follows:

|                            |         | Less Than 9th Grade | High School, No Diploma | High School Graduate | Some College, No Degree | Associate Degree | Bachelor's Degree | Graduate Degree | Total      |
|----------------------------|---------|---------------------|-------------------------|----------------------|-------------------------|------------------|-------------------|-----------------|------------|
| <b>Brewster County</b>     | Number  | 726                 | 367                     | 1,394                | 1,500                   | 335              | 1,199             | 702             | 6,223      |
|                            | Percent | 11.7%               | 5.9%                    | 22.4%                | 24.1%                   | 5.4%             | 19.3%             | 11.3%           | 100.0%     |
| <b>Culberson County</b>    | Number  | 368                 | 200                     | 463                  | 179                     | 54               | 183               | 64              | 1,511      |
|                            | Percent | 24.4%               | 13.2%                   | 30.6%                | 11.8%                   | 3.6%             | 12.1%             | 4.2%            | 100.0%     |
| <b>Hudspeth County</b>     | Number  | 732                 | 295                     | 405                  | 258                     | 57               | 128               | 65              | 1,940      |
|                            | Percent | 37.7%               | 15.2%                   | 20.9%                | 13.3%                   | 2.9%             | 6.6%              | 3.4%            | 100.0%     |
| <b>Jeff Davis County</b>   | Number  | 221                 | 147                     | 363                  | 269                     | 112              | 427               | 268             | 1,807      |
|                            | Percent | 12.2%               | 8.1%                    | 20.1%                | 14.9%                   | 6.2%             | 23.6%             | 14.8%           | 100.0%     |
| <b>Presidio County</b>     | Number  | 1,835               | 486                     | 1,058                | 467                     | 205              | 374               | 271             | 4,696      |
|                            | Percent | 39.1%               | 10.3%                   | 22.5%                | 9.9%                    | 4.4%             | 8.0%              | 5.8%            | 100.0%     |
| <b>Sum of Rural Region</b> | Number  | 3,882               | 1,495                   | 3,683                | 2,673                   | 763              | 2,311             | 1,370           | 16,177     |
|                            | Percent | 24.0%               | 9.2%                    | 22.8%                | 16.5%                   | 4.7%             | 14.3%             | 8.5%            | 100.0%     |
| <b>Urban Areas</b>         | Number  | 81,588              | 50,861                  | 110,981              | 92,683                  | 29,625           | 56,282            | 28,676          | 450,696    |
|                            | Percent | 18.1%               | 11.3%                   | 24.6%                | 20.6%                   | 6.6%             | 12.5%             | 6.4%            | 100.0%     |
| <b>State of Texas</b>      | Number  | 1,465,389           | 1,649,091               | 3,176,650            | 2,858,720               | 668,476          | 1,996,204         | 976,012         | 12,790,542 |
|                            | Percent | 11.5%               | 12.9%                   | 24.8%                | 22.4%                   | 5.2%             | 15.6%             | 7.6%            | 100.0%     |

Source: 2000 Census; ESRI; Urban Decision Group; Bowen National Research

The population by race within the counties, based on 2010 Census estimates, is distributed as follows:

|                            |         | White Alone | Black or African American Alone | American Indian and Alaskan Native American | Asian Alone | Native Hawaiian and Other Pacific Islander Alone | Some Other Race Alone | Two or More Races | Total     |
|----------------------------|---------|-------------|---------------------------------|---|-------------|--|-----------------------|-------------------|-----------|
| <b>Brewster County</b>     | Number  | 7,993       | 104                             | 103   | 66          | 5  | 699                   | 262               | 9,232     |
|                            | Percent | 86.6%       | 1.1%                            | 1.1%  | 0.7%        | 0.1%   | 7.6%                  | 2.8%              | 100.0%    |
| <b>Culberson County</b>    | Number  | 1,892       | 15                              | 31  | 24          | 0  | 369                   | 67                | 2,398     |
|                            | Percent | 78.9%       | 0.6%                            | 1.3%  | 1.0%        | 0.0%   | 15.4%                 | 2.8%              | 100.0%    |
| <b>Hudspeth County</b>     | Number  | 2,738       | 48                              | 38  | 16          | 0  | 561                   | 75                | 3,476     |
|                            | Percent | 78.8%       | 1.4%                            | 1.1%  | 0.5%        | 0.0%   | 16.1%                 | 2.2%              | 100.0%    |
| <b>Jeff Davis County</b>   | Number  | 2,113       | 23                              | 15  | 7           | 1  | 135                   | 48                | 2,342     |
|                            | Percent | 90.2%       | 1.0%                            | 0.6%  | 0.3%        | 0.0%   | 5.8%                  | 2.0%              | 100.0%    |
| <b>Presidio County</b>     | Number  | 6,715       | 47                              | 57  | 76          | 0  | 771                   | 152               | 7,818     |
|                            | Percent | 85.9%       | 0.6%                            | 0.7%  | 1.0%        | 0.0%   | 9.9%                  | 1.9%              | 100.0%    |
| <b>Sum of Rural Region</b> | Number  | 21,451      | 237                             | 244   | 189         | 6  | 2,535                 | 604               | 25,266    |
|                            | Percent | 84.9%       | 0.9%                            | 1.0%  | 0.7%        | 0.0%   | 10.0%                 | 2.4%              | 100.0%    |
| <b>Urban Areas</b>         | Number  | 656,993     | 24,864                          | 6,007                                       | 8,284       | 999  | 83,796                | 19,704            | 800,647   |
|                            | Percent | 82.1%       | 3.1%                            | 0.8%  | 1.0%        | 0.1%   | 10.5%                 | 2.5%              | 100.0%    |
| <b>State of Texas</b>      | Number  | 6,570,152   | 1,088,836                       | 57,265                                      | 307,373     | 6,353  | 714,396               | 178,558           | 8,922,933 |
|                            | Percent | 73.6%       | 12.2%                           | 0.6%  | 3.4%        | 0.1%   | 8.0%                  | 2.0%              | 100.0%    |

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The table below summarizes the Hispanic and Non-Hispanic populations within the study counties of Region 13.

| County                     | Total Population | Total Hispanic Population | Percent Hispanic | Total Non-Hispanic Population | Percent Non-Hispanic |
|----------------------------|------------------|---------------------------|------------------|-------------------------------|----------------------|
| <b>Brewster County</b>     | 9,232            | 3,918                     | 42.4%            | 5,314                         | 57.6%                |
| <b>Culberson County</b>    | 2,398            | 1,827                     | 76.2%            | 571                           | 23.8%                |
| <b>Hudspeth County</b>     | 3,476            | 2,768                     | 79.6%            | 708                           | 20.4%                |
| <b>Jeff Davis County</b>   | 2,342            | 790                       | 33.7%            | 1,552                         | 66.3%                |
| <b>Presidio County</b>     | 7,818            | 6,521                     | 83.4%            | 1,297                         | 16.6%                |
| <b>Sum of Rural Region</b> | 25,266           | 15,824                    | 62.6%            | 9,442                         | 37.4%                |
| <b>Urban Areas</b>         | 25,120,295       | 9,445,097                 | 37.6%            | 15,675,198                    | 62.4%                |
| <b>State of Texas</b>      | 25,145,561       | 9,460,921                 | 37.6%            | 15,684,640                    | 62.4%                |

The population by ancestry within each county based on 2005-2009 American Community Survey estimates is distributed as follows:

|                            | Top 5 Highest Nationality Shares |                 |                 |                 |                  | Remaining Nationalities | Total      |
|----------------------------|----------------------------------|-----------------|-----------------|-----------------|------------------|-------------------------|------------|
|                            | Nationality 1                    | Nationality 2   | Nationality 3   | Nationality 4   | Nationality 5    |                         |            |
| <b>Brewster County</b>     | German (12.4%)                   | English (10.6%) | Irish (6.9%)    | American (4.1%) | French (3.6%)    | 62.5%                   | 10,674     |
| <b>Culberson County</b>    | American (8.0%)                  | German (7.3%)   | English (6.8%)  | Irish (5.7%)    | French (1.6%)    | 70.6%                   | 2,797      |
| <b>Hudspeth County</b>     | American (13.6%)                 | German (3.4%)   | Irish (1.8%)    | English (1.7%)  | Norwegian (1.1%) | 78.4%                   | 3,251      |
| <b>Jeff Davis County</b>   | German (17.5%)                   | English (13.7%) | Irish (10.1%)   | American (4.5%) | French (4.1%)    | 50.1%                   | 2,731      |
| <b>Presidio County</b>     | German (3.7%)                    | English (3.5%)  | Scottish (2.3%) | American (1.7%) | Swedish (1.1%)   | 87.8%                   | 7,983      |
| <b>Sum of Rural Region</b> | German (8.8%)                    | English (7.4%)  | American (4.9%) | Irish (4.8%)    | French (2.2%)    | 72.0%                   | 27,436     |
| <b>Urban Areas</b>         | German (3.6%)                    | American (3.5%) | Irish (2.5%)    | English (2.1%)  | Italian (0.9%)   | 87.5%                   | 758,033    |
| <b>State of Texas</b>      | German (10.4%)                   | Irish (7.5%)    | English (7.0%)  | American (5.5%) | French (2.3%)    | 67.3%                   | 25,910,495 |

Source: U.S. Census Bureau, 2005-2009 American Community Survey; Urban Decision Group; Bowen National Research

The migration information within each county based on 2005-2009 American Community Survey estimates is distributed as follows:

|                            |         | Same House             | Different House in Same County | Different County Same State | Different County in Different State | Elsewhere | Total      |
|----------------------------|---------|------------------------|--------------------------------|-----------------------------|-------------------------------------|-----------|------------|
|                            |         | <b>Brewster County</b> | Number                         | 6,836                       | 906                                 | 821       | 501        |
|                            | Percent | 74.4%                  | 9.9%                           | 8.9%                        | 5.5%                                | 1.4%      | 100.0%     |
| <b>Culberson County</b>    | Number  | 2,140                  | 52                             | 189                         | 30                                  | 31        | 2,442      |
|                            | Percent | 87.6%                  | 2.1%                           | 7.7%                        | 1.2%                                | 1.3%      | 100.0%     |
| <b>Hudspeth County</b>     | Number  | 2,968                  | 26                             | 115                         | 37                                  | 4         | 3,150      |
|                            | Percent | 94.2%                  | 0.8%                           | 3.7%                        | 1.2%                                | 0.1%      | 100.0%     |
| <b>Jeff Davis County</b>   | Number  | 1,723                  | 126                            | 220                         | 116                                 | 7         | 2,192      |
|                            | Percent | 78.6%                  | 5.7%                           | 10.0%                       | 5.3%                                | 0.3%      | 100.0%     |
| <b>Presidio County</b>     | Number  | 6,620                  | 488                            | 244                         | 30                                  | 65        | 7,447      |
|                            | Percent | 88.9%                  | 6.6%                           | 3.3%                        | 0.4%                                | 0.9%      | 100.0%     |
| <b>Sum of Rural Region</b> | Number  | 20,287                 | 1,598                          | 1,589                       | 714                                 | 235       | 24,423     |
|                            | Percent | 83.1%                  | 6.5%                           | 6.5%                        | 2.9%                                | 1.0%      | 100.0%     |
| <b>Urban Areas</b>         | Number  | 609,774                | 72,018                         | 5,949                       | 20,068                              | 8,925     | 716,734    |
|                            | Percent | 85.1%                  | 10.0%                          | 0.8%                        | 2.8%                                | 1.2%      | 100.0%     |
| <b>State of Texas</b>      | Number  | 18,934,892             | 2,702,009                      | 1,042,342                   | 557,097                             | 188,594   | 23,424,934 |
|                            | Percent | 80.8%                  | 11.5%                          | 4.4%                        | 2.4%                                | 0.8%      | 100.0%     |

Source: U.S. Census Bureau, 2005-2009 American Community Survey; ESRI; Urban Decision Group; Bowen National Research

Households by tenure are distributed as follows:

|                            | Household Type  | 2000      |         | 2010      |         | 2015      |         |
|----------------------------|-----------------|-----------|---------|-----------|---------|-----------|---------|
|                            |                 | Number    | Percent | Number    | Percent | Number    | Percent |
| <b>Brewster County</b>     | Owner-Occupied  | 2,182     | 59.5%   | 2,553     | 60.7%   | 2,566     | 59.1%   |
|                            | Renter-Occupied | 1,487     | 40.5%   | 1,654     | 39.3%   | 1,775     | 40.9%   |
|                            | Total           | 3,669     | 100.0%  | 4,207     | 100.0%  | 4,342     | 100.0%  |
| <b>Culberson County</b>    | Owner-Occupied  | 745       | 70.8%   | 634       | 69.8%   | 580       | 69.4%   |
|                            | Renter-Occupied | 307       | 29.2%   | 274       | 30.2%   | 255       | 30.6%   |
|                            | Total           | 1,052     | 100.0%  | 908       | 100.0%  | 836       | 100.0%  |
| <b>Hudspeth County</b>     | Owner-Occupied  | 885       | 81.0%   | 905       | 77.1%   | 918       | 80.2%   |
|                            | Renter-Occupied | 207       | 19.0%   | 269       | 22.9%   | 227       | 19.8%   |
|                            | Total           | 1,092     | 100.0%  | 1,174     | 100.0%  | 1,144     | 100.0%  |
| <b>Jeff Davis County</b>   | Owner-Occupied  | 628       | 70.1%   | 792       | 76.6%   | 726       | 69.1%   |
|                            | Renter-Occupied | 268       | 29.9%   | 242       | 23.4%   | 325       | 30.9%   |
|                            | Total           | 896       | 100.0%  | 1,034     | 100.0%  | 1,052     | 100.0%  |
| <b>Presidio County</b>     | Owner-Occupied  | 1,778     | 70.3%   | 1,948     | 67.0%   | 1,985     | 69.0%   |
|                            | Renter-Occupied | 752       | 29.7%   | 958       | 33.0%   | 893       | 31.0%   |
|                            | Total           | 2,530     | 100.0%  | 2,906     | 100.0%  | 2,879     | 100.0%  |
| <b>Sum of Rural Region</b> | Owner-Occupied  | 6,218     | 67.3%   | 6,832     | 66.8%   | 6,775     | 66.1%   |
|                            | Renter-Occupied | 3,021     | 32.7%   | 3,397     | 33.2%   | 3,475     | 33.9%   |
|                            | Total           | 9,239     | 100.0%  | 10,229    | 100.0%  | 10,253    | 100.0%  |
| <b>Urban Areas</b>         | Owner-Occupied  | 133,622   | 63.6%   | 161,695   | 63.0%   | 167,703   | 62.6%   |
|                            | Renter-Occupied | 76,397    | 36.4%   | 94,862    | 37.0%   | 100,306   | 37.4%   |
|                            | Total           | 210,019   | 100.0%  | 256,557   | 100.0%  | 268,006   | 100.0%  |
| <b>State of Texas</b>      | Owner-Occupied  | 4,716,959 | 63.8%   | 5,685,353 | 63.7%   | 6,161,206 | 63.7%   |
|                            | Renter-Occupied | 2,676,395 | 36.2%   | 3,237,580 | 36.3%   | 3,512,073 | 36.3%   |
|                            | Total           | 7,393,354 | 100.0%  | 8,922,933 | 100.0%  | 9,673,279 | 100.0%  |

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research



### 3. INCOME TRENDS

The distribution of households by income within each county is summarized as follows:

|                            |      | Households by Income |                     |                     |                     |                     |                     |                    |
|----------------------------|------|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|--------------------|
|                            |      | <\$10,000            | \$10,000 - \$19,999 | \$20,000 - \$29,999 | \$30,000 - \$39,999 | \$40,000 - \$49,999 | \$50,000 - \$59,999 | \$60,000+          |
| <b>Brewster County</b>     | 2000 | 643<br>17.5%         | 682<br>18.6%        | 699<br>19.1%        | 470<br>12.8%        | 291<br>7.9%         | 295<br>8.0%         | 589<br>16.1%       |
|                            | 2010 | 578<br>13.7%         | 617<br>14.7%        | 617<br>14.7%        | 591<br>14.0%        | 416<br>9.9%         | 278<br>6.6%         | 1,110<br>26.4%     |
|                            | 2015 | 537<br>12.4%         | 568<br>13.1%        | 566<br>13.0%        | 579<br>13.3%        | 481<br>11.1%        | 297<br>6.8%         | 1,315<br>30.3%     |
| <b>Culberson County</b>    | 2000 | 203<br>19.3%         | 231<br>21.9%        | 178<br>16.9%        | 139<br>13.2%        | 117<br>11.1%        | 71<br>6.7%          | 115<br>10.9%       |
|                            | 2010 | 142<br>15.7%         | 173<br>19.1%        | 118<br>13.0%        | 127<br>14.0%        | 95<br>10.5%         | 80<br>8.8%          | 172<br>19.0%       |
|                            | 2015 | 118<br>14.1%         | 140<br>16.7%        | 109<br>13.0%        | 107<br>12.8%        | 92<br>11.0%         | 69<br>8.3%          | 201<br>24.0%       |
| <b>Hudspeth County</b>     | 2000 | 249<br>22.8%         | 276<br>25.3%        | 195<br>17.9%        | 123<br>11.3%        | 95<br>8.7%          | 60<br>5.5%          | 94<br>8.6%         |
|                            | 2010 | 232<br>19.8%         | 236<br>20.1%        | 229<br>19.5%        | 144<br>12.3%        | 101<br>8.6%         | 78<br>6.6%          | 153<br>13.0%       |
|                            | 2015 | 212<br>18.5%         | 212<br>18.5%        | 222<br>19.4%        | 143<br>12.5%        | 99<br>8.7%          | 76<br>6.6%          | 179<br>15.7%       |
| <b>Jeff Davis County</b>   | 2000 | 111<br>12.4%         | 162<br>18.1%        | 140<br>15.6%        | 123<br>13.7%        | 90<br>10.0%         | 59<br>6.6%          | 211<br>23.5%       |
|                            | 2010 | 102<br>9.9%          | 136<br>13.1%        | 140<br>13.5%        | 130<br>12.6%        | 114<br>11.0%        | 89<br>8.6%          | 324<br>31.3%       |
|                            | 2015 | 94<br>8.9%           | 121<br>11.5%        | 133<br>12.6%        | 121<br>11.5%        | 109<br>10.4%        | 94<br>8.9%          | 380<br>36.1%       |
| <b>Presidio County</b>     | 2000 | 654<br>25.8%         | 615<br>24.3%        | 467<br>18.5%        | 285<br>11.3%        | 162<br>6.4%         | 105<br>4.1%         | 243<br>9.6%        |
|                            | 2010 | 563<br>19.4%         | 564<br>19.4%        | 486<br>16.7%        | 394<br>13.6%        | 257<br>8.8%         | 169<br>5.8%         | 473<br>16.3%       |
|                            | 2015 | 489<br>17.0%         | 503<br>17.5%        | 454<br>15.8%        | 382<br>13.3%        | 291<br>10.1%        | 184<br>6.4%         | 575<br>20.0%       |
| <b>Sum of Rural Region</b> | 2000 | 1,860<br>20.1%       | 1,966<br>21.3%      | 1,679<br>18.2%      | 1,140<br>12.3%      | 755<br>8.2%         | 590<br>6.4%         | 1,252<br>13.5%     |
|                            | 2010 | 1,617<br>15.8%       | 1,726<br>16.9%      | 1,590<br>15.5%      | 1,386<br>13.6%      | 983<br>9.6%         | 694<br>6.8%         | 2,232<br>21.8%     |
|                            | 2015 | 1,450<br>14.1%       | 1,544<br>15.1%      | 1,484<br>14.5%      | 1,332<br>13.0%      | 1,072<br>10.5%      | 720<br>7.0%         | 2,650<br>25.8%     |
| <b>Urban Areas</b>         | 2000 | 29,147<br>13.9%      | 38,030<br>18.1%     | 34,515<br>16.4%     | 27,736<br>13.2%     | 21,703<br>10.3%     | 15,993<br>7.6%      | 42,893<br>20.4%    |
|                            | 2010 | 32,214<br>12.6%      | 40,366<br>15.7%     | 38,944<br>15.2%     | 33,248<br>13.0%     | 26,475<br>10.3%     | 20,146<br>7.9%      | 65,165<br>25.4%    |
|                            | 2015 | 33,067<br>12.3%      | 41,319<br>15.4%     | 40,196<br>15.0%     | 34,563<br>12.9%     | 27,620<br>10.3%     | 21,177<br>7.9%      | 70,064<br>26.1%    |
| <b>State of Texas</b>      | 2000 | 766,921<br>10.4%     | 977,043<br>13.2%    | 1,019,750<br>13.8%  | 938,180<br>12.7%    | 773,525<br>10.5%    | 636,862<br>8.6%     | 2,281,073<br>30.9% |
|                            | 2010 | 777,984<br>8.7%      | 958,678<br>10.7%    | 1,036,681<br>11.6%  | 1,022,435<br>11.5%  | 906,500<br>10.2%    | 755,169<br>8.5%     | 3,465,486<br>38.8% |
|                            | 2015 | 815,417<br>8.4%      | 1,001,101<br>10.3%  | 1,089,326<br>11.3%  | 1,082,945<br>11.2%  | 972,338<br>10.1%    | 814,916<br>8.4%     | 3,897,236<br>40.3% |

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

|                            |      | Household Incomes |             |                            |
|----------------------------|------|-------------------|-------------|----------------------------|
|                            |      | Median Income     | Mean Income | HUD 4-Person Median Income |
| <b>Brewster County</b>     | 2000 | \$34,279          | \$43,875    | \$32,600                   |
|                            | 2010 | \$43,955          | \$54,514    | \$43,400                   |
|                            | 2015 | \$51,761          | \$61,297    | \$58,150                   |
| <b>Culberson County</b>    | 2000 | \$28,546          | \$35,316    | \$22,200                   |
|                            | 2010 | \$35,402          | \$41,837    | \$36,300                   |
|                            | 2015 | \$39,830          | \$46,186    | \$46,950                   |
| <b>Hudspeth County</b>     | 2000 | \$22,066          | \$31,433    | \$23,200                   |
|                            | 2010 | \$26,661          | \$37,865    | \$28,500                   |
|                            | 2015 | \$29,355          | \$43,666    | \$34,250                   |
| <b>Jeff Davis County</b>   | 2000 | \$39,196          | \$52,622    | \$30,200                   |
|                            | 2010 | \$46,993          | \$57,799    | \$49,800                   |
|                            | 2015 | \$52,458          | \$65,645    | \$52,050                   |
| <b>Presidio County</b>     | 2000 | \$22,078          | \$29,579    | \$27,300                   |
|                            | 2010 | \$26,795          | \$35,076    | \$28,500                   |
|                            | 2015 | \$29,937          | \$39,288    | \$44,650                   |
| <b>Sum of Rural Region</b> | 2000 | \$29,233          | \$38,565    | \$27,100                   |
|                            | 2010 | \$35,961          | \$45,418    | \$37,300                   |
|                            | 2015 | \$40,668          | \$51,216    | \$47,210                   |
| <b>Urban Areas</b>         | 2000 | N/A               | N/A         | N/A                        |
|                            | 2010 | N/A               | N/A         | N/A                        |
|                            | 2015 | N/A               | N/A         | N/A                        |
| <b>State of Texas</b>      | 2000 | \$60,903          | \$45,858    | N/A                        |
|                            | 2010 | \$59,323          | \$74,825    | N/A                        |
|                            | 2015 | \$66,417          | \$85,091    | N/A                        |

Source: 2000 Census; 2010 Census; ESRI; HUD; Urban Decision Group; Bowen National Research

The population by poverty status is distributed as follows:

|                            |         | Income below poverty level: |           |         | Income at or above poverty level: |            |           | Total      |
|----------------------------|---------|-----------------------------|-----------|---------|-----------------------------------|------------|-----------|------------|
|                            |         | <18                         | 18 to 64  | 65+     | <18                               | 18 to 64   | 65+       |            |
| <b>Brewster County</b>     | Number  | 323                         | 1,075     | 182     | 1,478                             | 4,770      | 1,133     | 8,961      |
|                            | Percent | 3.6%                        | 12.0%     | 2.0%    | 16.5%                             | 53.2%      | 12.6%     | 100.0%     |
| <b>Culberson County</b>    | Number  | 322                         | 294       | 68      | 491                               | 1,071      | 154       | 2,400      |
|                            | Percent | 13.4%                       | 12.3%     | 2.8%    | 20.5%                             | 44.6%      | 6.4%      | 100.0%     |
| <b>Hudspeth County</b>     | Number  | 447                         | 637       | 124     | 456                               | 1,127      | 346       | 3,137      |
|                            | Percent | 14.2%                       | 20.3%     | 4.0%    | 14.5%                             | 35.9%      | 11.0%     | 100.0%     |
| <b>Jeff Davis County</b>   | Number  | 74                          | 145       | 48      | 270                               | 967        | 490       | 1,994      |
|                            | Percent | 3.7%                        | 7.3%      | 2.4%    | 13.5%                             | 48.5%      | 24.6%     | 100.0%     |
| <b>Presidio County</b>     | Number  | 732                         | 1,012     | 477     | 1,404                             | 3,150      | 761       | 7,536      |
|                            | Percent | 9.7%                        | 13.4%     | 6.3%    | 18.6%                             | 41.8%      | 10.1%     | 100.0%     |
| <b>Sum of Rural Region</b> | Number  | 1,898                       | 3,163     | 899     | 4,099                             | 11,085     | 2,884     | 24,028     |
|                            | Percent | 7.9%                        | 13.2%     | 3.7%    | 17.1%                             | 46.1%      | 12.0%     | 100.0%     |
| <b>Urban Areas</b>         | Number  | 83,377                      | 90,458    | 16,397  | 143,643                           | 323,363    | 58,420    | 715,658    |
|                            | Percent | 11.7%                       | 12.6%     | 2.3%    | 20.1%                             | 45.2%      | 8.2%      | 100.0%     |
| <b>State of Texas</b>      | Number  | 1,549,110                   | 2,063,809 | 279,613 | 4,992,273                         | 12,306,555 | 2,016,796 | 23,208,156 |
|                            | Percent | 6.7%                        | 8.9%      | 1.2%    | 21.5%                             | 53.0%      | 8.7%      | 100.0%     |

Source: U.S. Census Bureau, 2005-2009 American Community Survey; Urban Decision Group; Bowen National Research

## D. ECONOMIC ANALYSIS

This region is located in the far western portion of the state. Primary job sectors in this region include Public Administration and Accommodation & Food Services. The overall job base has increased by 551, or by 4.5%, between 2006 and 2011. The region's unemployment rate ranged from 4.9% to 8.7% over the past six years.

### 1. EMPLOYMENT BY JOB SECTOR

Employment by industry is illustrated in the following table:

| Largest Industry by County |                               |                             |
|----------------------------|-------------------------------|-----------------------------|
|                            | Industry                      | Percent of Total Employment |
| <b>Brewster County</b>     | Accommodation & Food Services | 25.7%                       |
| <b>Culberson County</b>    | Retail Trade                  | 22.3%                       |
| <b>Hudspeth County</b>     | Public Administration         | 30.8%                       |
| <b>Jeff Davis County</b>   | Accommodation & Food Services | 15.5%                       |
| <b>Presidio County</b>     | Public Administration         | 19.2%                       |
| <b>Sum of Rural Region</b> | Accommodation & Food Services | 18.1%                       |
| <b>Urban Areas</b>         | Retail Trade                  | 14.6%                       |
| <b>State of Texas</b>      | Retail Trade                  | 13.1%                       |

Source: 2000 Census; ESRI; Urban Decision Group; Bowen National Research

Employment by industry growth, between 2000 and 2010, is illustrated in the following table:

| Largest Industry Changes by County between 2000 and 2010 |   |                |
|--|---|----------------|
|  | Industry                                      | Number of Jobs |
| <b>Brewster County</b>                                   | Accommodation & Food Services                 | 718            |
| <b>Culberson County</b>                                  | Educational Services                          | -148           |
| <b>Hudspeth County</b>                                   | Manufacturing                                 | -108           |
| <b>Jeff Davis County</b>                                 | Other Services (Except Public Administration) | 181            |
| <b>Presidio County</b>                                   | Construction                                  | -224           |
| <b>Sum of Rural Region</b>                               | Accommodation & Food Services                 | 800            |
| <b>Urban Areas</b>                                       | Manufacturing                                 | -13,532        |
| <b>State of Texas</b>                                    | Health Care & Social Assistance               | 345,031        |

Source: 2000 Census; ESRI; Urban Decision Group; Bowen National Research

## 2. WAGES BY OCCUPATION

| Typical Wage by Occupation Type                            |                                |           |
|--|--------------------------------|-----------|
| Occupation Type  | Southern Texas Nonmetropolitan |           |
|  | Area                           | Texas     |
| Management Occupations                                     | \$77,670                       | \$102,840 |
| Business and Financial Occupations                         | \$54,170                       | \$66,440  |
| Computer and Mathematical Occupations                      | \$54,660                       | \$77,400  |
| Architecture and Engineering Occupations                   | \$45,770                       | \$79,590  |
| Community and Social Service Occupations                   | \$40,150                       | \$43,640  |
| Art, Design, Entertainment and Sports Medicine Occupations | \$40,800                       | \$46,720  |
| Healthcare Practitioners and Technical Occupations         | \$55,240                       | \$67,420  |
| Healthcare Support Occupations                             | \$18,650                       | \$24,570  |
| Protective Service Occupations                             | \$52,350                       | \$39,330  |
| Food Preparation and Serving Related Occupations           | \$17,980                       | \$19,420  |
| Building and Grounds Cleaning and Maintenance Occupations  | \$19,430                       | \$22,080  |
| Personal Care and Service Occupations                      | \$18,780                       | \$21,400  |
| Sales and Related Occupations                              | \$22,930                       | \$35,650  |
| Office and Administrative Support Occupations              | \$24,910                       | \$32,400  |
| Construction and Extraction Occupations                    | \$31,560                       | \$36,310  |
| Installation, Maintenance and Repair Occupations           | \$34,030                       | \$39,730  |
| Production Occupations                                     | \$26,120                       | \$32,710  |
| Transportation and Moving Occupations                      | \$26,770                       | \$31,820  |

Source: U.S. Department of Labor, Bureau of Labor Statistics

## 3. TOP EMPLOYERS

The 10 largest employers within the Upper Rio Grande region comprise a total of 1,787 employees. These employers are summarized as follows:

| Business                         | Total Employed | County            |
|----------------------------------|----------------|-------------------|
| Sul Ross State University        | 450            | Brewster County   |
| Big Bend Regional Medical Center | 250            | Brewster County   |
| Candellia Restaurant             | 200            | Brewster County   |
| Village Farms Of Texas           | 200            | Jeff Davis County |
| Village Farms LP                 | 180            | Presidio County   |
| National Park Service            | 135            | Brewster County   |
| Hudspeth County Auditor          | 100            | Hudspeth County   |
| Texas Parks & Wildlife Dept.     | 92             | Jeff Davis County |
| Big Bend National Park           | 90             | Brewster County   |
| Presidio Elementary              | 90             | Presidio County   |
| Total:                           | 1,787          |                   |

Source: InfoGroup

#### 4. EMPLOYMENT GROWTH

The following illustrates the total employment base by county:

|                            |        | Total Employment |            |            |            |            |            |
|----------------------------|--------|------------------|------------|------------|------------|------------|------------|
|                            |        | 2006             | 2007       | 2008       | 2009       | 2010       | 2011*      |
| <b>Brewster County</b>     | Number | 5,221            | 5,039      | 4,899      | 4,890      | 5,043      | 4,984      |
|                            | Change | -                | -3.5%      | -2.8%      | -0.2%      | 3.1%       | -1.2%      |
| <b>Culberson County</b>    | Number | 1,583            | 1,703      | 1,697      | 1,737      | 1,625      | 1,592      |
|                            | Change | -                | 7.6%       | -0.4%      | 2.4%       | -6.4%      | -2.0%      |
| <b>Hudspeth County</b>     | Number | 1,324            | 1,447      | 1,525      | 1,625      | 1,712      | 1,704      |
|                            | Change | -                | 9.3%       | 5.4%       | 6.6%       | 5.4%       | -0.5%      |
| <b>Jeff Davis County</b>   | Number | 1,147            | 1,140      | 1,145      | 1,143      | 1,148      | 1,131      |
|                            | Change | -                | -0.6%      | 0.4%       | -0.2%      | 0.4%       | -1.5%      |
| <b>Presidio County</b>     | Number | 2,872            | 2,921      | 2,988      | 3,138      | 3,273      | 3,287      |
|                            | Change | -                | 1.7%       | 2.3%       | 5.0%       | 4.3%       | 0.4%       |
| <b>Sum of Rural Region</b> | Number | 12,147           | 12,250     | 12,254     | 12,533     | 12,801     | 12,698     |
|                            | Change | -                | 0.8%       | 0.0%       | 2.3%       | 2.1%       | -0.8%      |
| <b>Urban Areas</b>         | Number | 271,201          | 273,840    | 278,689    | 280,310    | 287,846    | 290,759    |
|                            | Change | -                | 1.0%       | 1.8%       | 0.6%       | 2.7%       | 1.0%       |
| <b>State of Texas</b>      | Number | 10,757,510       | 10,914,098 | 11,079,931 | 11,071,106 | 11,264,748 | 11,464,525 |
|                            | Change | -                | 1.5%       | 1.5%       | -0.1%      | 1.7%       | 1.8%       |

Source: U.S. Department of Labor, Bureau of Labor Statistics

\*September

#### 5. UNEMPLOYMENT RATES

The following illustrates the total unemployment base by county:

|                            |        | Unemployment Rate |      |       |       |       |       |
|----------------------------|--------|-------------------|------|-------|-------|-------|-------|
|                            |        | 2006              | 2007 | 2008  | 2009  | 2010  | 2011* |
| <b>Brewster County</b>     | Rate   | 3.4%              | 3.3% | 3.8%  | 5.1%  | 5.5%  | 6.0%  |
|                            | Change | -                 | -0.1 | 0.5   | 1.3   | 0.4   | 0.5   |
| <b>Culberson County</b>    | Rate   | 3.1%              | 2.7% | 3.0%  | 4.0%  | 4.4%  | 4.6%  |
|                            | Change | -                 | -0.4 | 0.3   | 1.0   | 0.4   | 0.2   |
| <b>Hudspeth County</b>     | Rate   | 7.0%              | 5.1% | 4.0%  | 5.4%  | 5.8%  | 6.0%  |
|                            | Change | -                 | -1.9 | -1.1  | 1.4   | 0.4   | 0.2   |
| <b>Jeff Davis County</b>   | Rate   | 4.0%              | 3.3% | 3.7%  | 4.8%  | 5.3%  | 5.5%  |
|                            | Change | -                 | -0.7 | 0.4   | 1.1   | 0.5   | 0.2   |
| <b>Presidio County</b>     | Rate   | 10.6%             | 9.0% | 10.6% | 16.1% | 17.3% | 16.0% |
|                            | Change | -                 | -1.6 | 1.6   | 5.5   | 1.2   | -1.3  |
| <b>Sum of Rural Region</b> | Rate   | 5.6%              | 4.9% | 5.5%  | 8.0%  | 8.7%  | 8.6%  |
|                            | Change | -                 | -0.7 | 0.6   | 2.5   | 0.8   | -0.1  |
| <b>Urban Areas</b>         | Rate   | 6.7%              | 5.9% | 6.3%  | 8.8%  | 9.5%  | 10.2% |
|                            | Change | -                 | -0.8 | 0.4   | 2.6   | 0.7   | 0.7   |
| <b>State of Texas</b>      | Rate   | 4.9%              | 4.4% | 4.9%  | 7.5%  | 8.2%  | 7.9%  |
|                            | Change | -                 | -0.5 | 0.5   | 2.6   | 0.7   | -0.3  |

Source: U.S. Department of Labor, Bureau of Labor Statistics. September

## **E. HOUSING SUPPLY ANALYSIS**

This housing supply analysis considers both rental and for-sale housing. The data collected and analyzed includes primary data collected directly by Bowen National Research and secondary data sources including American Community Survey, U.S. Census housing information and data provided by various government entities such as the Texas Department of Housing and Community Affairs, HUD, Public Housing Authorities and USDA.

At the time this report was prepared, housing-specific data from the 2010 Census was limited to total housing, housing units by tenure, and total vacant units. For the purposes of this supply analysis, as it relates to secondary data, we have used 2010 Census data and ESRI estimates combined with the most recent data from American Community Survey (2005 to 2009) to extrapolate various housing characteristics for 2010, whenever possible.

### **Rental Housing**

Rental housing includes traditional apartments, single-family homes, duplexes, and manufactured/manufactured homes. As part of this analysis, we have collected and analyzed the following data for each study area:

*Primary Data* (Information Obtained from our Survey of Rentals):

- The Number of Units and Vacancies by Program Type
- Number of Vouchers
- Gross Rents of Tax Credit Projects Surveyed
- Distribution of Surveyed Units by Bedroom Type
- Distribution of Surveyed Units by Year Built
- Square Footage Range by Bedroom Type
- Share of Units with Selected Unit and Project Amenities
- Distribution of Manufactured Homes
- Manufactured Homes Housing Costs
- Manufactured Home Park Occupancy Rates
- Manufactured Housing Project Amenities

*Secondary Data* (Data Obtained from Published Sources)

- Households by Tenure (2010 Census)
- Housing by Tenure by Year Built (ACS)
- Housing by Tenure by Number of Bedrooms (ACS)
- Housing Units by Tenure by Number of Units in Structure (ACS)
- Median Housing Expenditures by Tenure (ACS)
- Percent of Income Applied to Housing Costs (ACS)
- Number of Occupants Per Room by Tenure (ACS)
- Housing Units by Inclusion/Exclusion of Plumbing Facilities (ACS)
- Distribution of Manufactured Homes
- 10-Year History of Building Permits Issued (SOCDS)

For-Sale Housing

We collected and analyzed for-sale housing for each study area. Overall, 13,881 available housing units were identified in the 13 study regions. We also included residential foreclosure filings from the past 12 months. Additional information collected and analyzed includes:

- Distribution of Available Housing by Price Point (Realtor.com)
- Distribution of Available Housing by Bedrooms (Realtor.com)
- Distribution of Available Housing by Year Built (Realtor.com)
- Distribution of Owner-occupied Housing by Housing Value (U.S. Census & ESRI)
- Foreclosure Rates (RealtyTrac.com)

Please note, the totals in some charts may not equal the sum of individual columns or rows or may vary from the total reported in other tables, due to rounding.

## 1. RENTAL HOUSING

We identified 305 affordable housing units contained in 7 projects within study counties of the region. Bowen National Research surveyed projects with a total of 255 units. These units have a combined 100.0% occupancy rate, the highest of the 13 regions.

The following table summarizes the inventory of all affordable rental housing options by program type that were identified within the rural counties within the region.

| Rural Texas Rental Housing Inventory 2011 |                |          |            |            |                    |          |           |          |             |          |            |            |
|---|----------------|----------|------------|------------|--------------------|----------|-----------|----------|-------------|----------|------------|------------|
| County                                    | Surveyed Units |          |            |            | Not Surveyed Units |          |           |          | Total Units |          |            |            |
|   | TAX            | HUD      | PH         | USDA       | TAX                | HUD      | PH        | USDA     | TAX         | HUD      | PH         | USDA       |
| Brewster                                  | 0              | 0        | 0          | 92         | 0                  | 0        | 50        | 0        | 0           | 0        | 50         | 92         |
| Culberson                                 | 0              | 0        | 35         | 0          | 0                  | 0        | 0         | 0        | 0           | 0        | 35         | 0          |
| Hudspeth                                  | 0              | 0        | 0          | 0          | 0                  | 0        | 0         | 0        | 0           | 0        | 0          | 0          |
| Jeff Davis                                | 0              | 0        | 0          | 0          | 0                  | 0        | 0         | 0        | 0           | 0        | 0          | 0          |
| Presidio                                  | 0              | 0        | 74         | 54         | 0                  | 0        | 0         | 0        | 0           | 0        | 74         | 54         |
| <b>Region Total</b>                       | <b>0</b>       | <b>0</b> | <b>109</b> | <b>146</b> | <b>0</b>           | <b>0</b> | <b>50</b> | <b>0</b> | <b>0</b>    | <b>0</b> | <b>159</b> | <b>146</b> |

Tax – Tax Credit (both 9% and 4% bond)

HUD – Department of Housing and Urban Development (HUD Sections 8, 202, 236 and 811)

PH – Public Housing

USDA – United States Department of Agriculture (RD 514, 515 and 516)

Note: Unit counts do not include Housing Choice Vouchers, but do include project-based subsidized units

All of the affordable housing units identified in the region are either Public Housing or USDA units.

A total of 142 Housing Choice Vouchers were issued within the region.



## Apartments

The following table summarizes the breakdown of units surveyed within the region. The distribution is illustrated by whether units operate under the Tax Credit program or under subsidy, as well as those that may operate under overlapping programs (Tax Credit/Subsidized).

|       | Surveyed Projects |        |        |
|-------|-------------------|--------|--------|
|       | Units             | Vacant | Occ.   |
| <1-BR | 130               | 0      | 100.0% |
| 2-BR  | 80                | 0      | 100.0% |
| 3+-BR | 45                | 0      | 100.0% |

Source: Bowen National Research Telephone Survey; July-October 2011

|       | Tax Credit |        |      | Tax Credit/Subsidized |        |        | Subsidized |        |        | Total Units |
|-------|------------|--------|------|-----------------------|--------|--------|------------|--------|--------|-------------|
|       | Units      | Vacant | Occ. | Units                 | Vacant | Occ.   | Units      | Vacant | Occ.   |             |
| <1-BR | 0          | 0      | -    | 50                    | 0      | 100.0% | 80         | 0      | 100.0% | 130         |
| 2-BR  | 0          | 0      | -    | 44                    | 0      | 100.0% | 36         | 0      | 100.0% | 80          |
| 3+-BR | 0          | 0      | -    | 45                    | 0      | 100.0% | 0          | 0      | -      | 45          |

Source: Bowen National Research Telephone Survey; July-October 2011

The following is a distribution of units surveyed by year built for the region:

|         | Year Built |           |           |           |       | Total  |
|---------|------------|-----------|-----------|-----------|-------|--------|
|         | <1970      | 1970-1989 | 1990-1999 | 2000-2004 | 2005+ |        |
| Number  | 0          | 189       | 66        | 0         | 0     | 255    |
| Percent | 0.0%       | 74.1%     | 25.9%     | 0.0%      | 0.0%  | 100.0% |

Source: Bowen National Research Telephone Survey; July-October 2011

The following is a distribution of the range of square footages by bedroom type for units surveyed in the region:

|  | Square Footage |           |             |
|--|----------------|-----------|-------------|
|  | 1-Bedroom      | 2-Bedroom | 3-Bedroom+  |
|  | 520 - 700      | 650 - 800 | 900 - 1,000 |

Source: Bowen National Research Telephone Survey; July-October 2011

The distribution of unit amenities for all projects surveyed in the region is as follows:

| Unit Amenities (Share Of Units With Feature) |              |            |          |                |            |             |               |                        |               |       |
|--|--------------|------------|----------|----------------|------------|-------------|---------------|------------------------|---------------|-------|
| Range  | Refrigerator | Dishwasher | Disposal | Microwave Oven | Window A/C | Central A/C | Washer/ Dryer | Washer/ Dryer Hook-ups | Window Blinds | Patio |
| 100.0%                                       | 100.0%       | 0.0%       | 0.0%     | 0.0%           | 0.0%       | 85.7%       | 0.0%          | 57.1%                  | 57.1%         | 28.6% |

Source: Bowen National Research Telephone Survey; July-October 2011

The distribution of project amenities for all projects surveyed in the region is as follows.

| Project Amenities (Share Of Units With Feature) |                  |            |             |         |              |           |                 |
|---|------------------|------------|-------------|---------|--------------|-----------|-----------------|
| On-Site Management                              | Laundry Facility | Playground | Picnic Area | Storage | Sports Court | Clubhouse | Community Space |
| 71.4%   | 71.4%            | 85.7%      | 71.4%       | 0.0%    | 14.3%        | 0.0%      | 28.6%           |

Source: Bowen National Research Telephone Survey; July-October 2011

As part of our survey of rental housing, we identified the number of units set aside for persons with a disability at each rental property. The following table provides a summary of the number of disabled units among the rental housing units surveyed in the market.

| Units for Persons with Disabilities |                |                           |
|-------------------------------------|----------------|---------------------------|
| Total Units                         | Disabled Units | Percent of Disabled Units |
| 305                                 | 9              | 3.0%                      |

Source: Bowen National Research – 2011 Survey

### Manufactured Housing

We identified and evaluated manufactured homes through a variety of sources, including Bowen National Research’s telephone survey of manufactured home parks, TDHCA’s Manufactured Housing Division, U.S. Census, American Community Survey, and [www.manufacturedhome.net](http://www.manufacturedhome.net).

The following table summarizes the estimated number of manufactured home rental units based on ACS's 2005-2009 inventory of manufactured homes.

| Manufactured Home Units by Type (Rent vs. Own) |                |       |
|--|----------------|-------|
| Renter-Occupied                                | Owner-Occupied | Total |
| 617  | 1,595          | 2,212 |

Source: ACS 2005-2009

We were unable to survey any manufactured home parks within this region.

#### Secondary Housing Data (US Census and American Community Survey)

In addition to our survey of rental housing, we have also presented and evaluated various housing characteristics and trends based on U.S. Census Data. The tables on the following pages summarize key housing data sets for the region. In cases where 2010 Census data has not been released, we have used ESRI data estimates for 2010 and estimates from the American Community Survey of 2005 to 2009 to extrapolate rental housing data estimates for 2010.

The following table summarizes 2000 and 2010 housing units by tenure and vacant units for the region.

|      | Housing Status  |                |                |        | Total Households |
|------|-----------------|----------------|----------------|--------|------------------|
|      | Renter-Occupied | Owner-Occupied | Total Occupied | Vacant |                  |
| 2000 | 3,021           | 6,218          | 9,239          | 2,886  | 12,125           |
| 2010 | 3,397           | 6,832          | 10,229         | 3,256  | 13,485           |

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The following is a distribution of all housing units within each County in the region by year of construction.

|                            |        | Housing by Tenure by Year Built |                    |                    |                  |                 |                     |
|----------------------------|--------|---------------------------------|--------------------|--------------------|------------------|-----------------|---------------------|
|                            |        | <1970                           | 1970-1989          | 1990-1999          | 2000-2004        | 2005+           | Total               |
| <b>Brewster County</b>     | Renter | 861<br>52.1%                    | 416<br>25.2%       | 282<br>17.0%       | 83<br>5.0%       | 12<br>0.7%      | 1,654<br>100.0%     |
|                            | Owner  | 979<br>38.3%                    | 901<br>35.3%       | 418<br>16.4%       | 219<br>8.6%      | 35<br>1.4%      | 2,553<br>100.0%     |
| <b>Culberson County</b>    | Renter | 54<br>19.7%                     | 159<br>58.0%       | 0<br>0.0%          | 33<br>12.0%      | 29<br>10.6%     | 274<br>100.0%       |
|                            | Owner  | 339<br>53.5%                    | 222<br>35.0%       | 57<br>9.0%         | 0<br>0.0%        | 16<br>2.5%      | 634<br>100.0%       |
| <b>Hudspeth County</b>     | Renter | 86<br>32.0%                     | 113<br>42.0%       | 29<br>10.8%        | 36<br>13.4%      | 5<br>1.9%       | 269<br>100.0%       |
|                            | Owner  | 434<br>48.0%                    | 286<br>31.6%       | 117<br>12.9%       | 67<br>7.4%       | 0<br>0.0%       | 905<br>100.0%       |
| <b>Jeff Davis County</b>   | Renter | 141<br>58.3%                    | 47<br>19.4%        | 50<br>20.7%        | 4<br>1.7%        | 0<br>0.0%       | 242<br>100.0%       |
|                            | Owner  | 282<br>35.6%                    | 248<br>31.3%       | 172<br>21.7%       | 90<br>11.4%      | 0<br>0.0%       | 792<br>100.0%       |
| <b>Presidio County</b>     | Renter | 322<br>33.6%                    | 357<br>37.3%       | 135<br>14.1%       | 144<br>15.0%     | 0<br>0.0%       | 958<br>100.0%       |
|                            | Owner  | 704<br>36.1%                    | 752<br>38.6%       | 354<br>18.2%       | 104<br>5.3%      | 33<br>1.7%      | 1,948<br>100.0%     |
| <b>Sum of Rural Region</b> | Renter | 1,464<br>43.1%                  | 1,092<br>32.1%     | 496<br>14.6%       | 300<br>8.8%      | 46<br>1.4%      | 3,397<br>100.0%     |
|                            | Owner  | 2,738<br>40.1%                  | 2,409<br>35.3%     | 1,118<br>16.4%     | 480<br>7.0%      | 84<br>1.2%      | 6,832<br>100.0%     |
| <b>Urban Areas</b>         | Renter | 33,029<br>34.8%                 | 40,536<br>42.7%    | 12,039<br>12.7%    | 5,900<br>6.2%    | 3,357<br>3.5%   | 94,862<br>100.0%    |
|                            | Owner  | 52,601<br>32.5%                 | 54,757<br>33.9%    | 27,560<br>17.0%    | 19,250<br>11.9%  | 7,529<br>4.7%   | 161,695<br>100.0%   |
| <b>State of Texas</b>      | Renter | 906,296<br>28.0%                | 1,383,596<br>42.7% | 466,897<br>14.4%   | 350,273<br>10.8% | 130,517<br>4.0% | 3,237,580<br>100.0% |
|                            | Owner  | 1,701,505<br>29.9%              | 1,941,572<br>34.2% | 1,002,690<br>17.6% | 732,282<br>12.9% | 307,303<br>5.4% | 5,685,353<br>100.0% |

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The following is a distribution of all housing units within the region by number of bedrooms.

|        | Number of Bedrooms |           |           |            |       |
|--------|--------------------|-----------|-----------|------------|-------|
|        | No Bedroom         | 1-Bedroom | 2-Bedroom | 3+-Bedroom | Total |
| Renter | 7                  | 1,229     | 1,100     | 1,062      | 3,397 |
| Owner  | 15                 | 368       | 1,840     | 4,609      | 6,832 |

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The following is a distribution of all housing units within the region by units in structure. Please note other product types such as RVs, Boats, and Vans that are counted by the US Census are not included in the following table.

|        | Units in Structure |     |       |     |                    | Total  |
|--------|--------------------|-----|-------|-----|--------------------|--------|
|        | 1                  | 2-9 | 10-49 | 50+ | Manufactured Homes |        |
| Renter | 1,616              | 685 | 264   | 187 | 617                | 3,397  |
| Owner  | 5,213              | 3   | 0     | 0   | 1,595              | 6,832  |
| Total  | 6,829              | 688 | 264   | 187 | 2,212              | 10,229 |

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Median renter and owner housing expenditures for the subject region, based on the 2005-2009 American Community Survey, are summarized as follows:

| Owner | Renter |
|-------|--------|
| \$901 | \$434  |

Source: U.S. Census Bureau, 2005-2009 American Community Survey

The following chart provides distributions of occupied housing units by percent of household income applied to the cost of maintaining a residence in each rural county of the region.

|                          |        | Cost as a Percent of Income |              |              |              |                 |
|--------------------------|--------|-----------------------------|--------------|--------------|--------------|-----------------|
|                          |        | Less Than 20%               | 20% - 29%    | 30% or More  | Not Computed | Total           |
| <b>Brewster County</b>   | Renter | 396<br>23.9%                | 349<br>21.1% | 572<br>34.6% | 337<br>20.4% | 1,654<br>100.0% |
|                          | Owner  | 1,679<br>65.8%              | 451<br>17.7% | 381<br>14.9% | 43<br>1.7%   | 2,553<br>100.0% |
| <b>Culberson County</b>  | Renter | 129<br>47.1%                | 13<br>4.7%   | 95<br>34.7%  | 38<br>13.9%  | 274<br>100.0%   |
|                          | Owner  | 384<br>60.6%                | 158<br>24.9% | 92<br>14.5%  | 0<br>0.0%    | 634<br>100.0%   |
| <b>Hudspeth County</b>   | Renter | 112<br>41.6%                | 31<br>11.5%  | 68<br>25.3%  | 58<br>21.6%  | 269<br>100.0%   |
|                          | Owner  | 519<br>57.3%                | 132<br>14.6% | 247<br>27.3% | 7<br>0.8%    | 905<br>100.0%   |
| <b>Jeff Davis County</b> | Renter | 42<br>17.4%                 | 43<br>17.8%  | 49<br>20.2%  | 108<br>44.6% | 242<br>100.0%   |
|                          | Owner  | 480<br>60.6%                | 83<br>10.5%  | 223<br>28.2% | 6<br>0.8%    | 792<br>100.0%   |
| <b>Presidio County</b>   | Renter | 362<br>37.8%                | 157<br>16.4% | 172<br>18.0% | 268<br>28.0% | 958<br>100.0%   |
|                          | Owner  | 1,109<br>56.9%              | 355<br>18.2% | 484<br>24.8% | 0<br>0.0%    | 1,948<br>100.0% |

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

|                            |        | Cost as a Percent of Income |                    |                    |                 |                     |
|----------------------------|--------|-----------------------------|--------------------|--------------------|-----------------|---------------------|
|                            |        | Less Than 20%               | 20% - 29%          | 30% or More        | Not Computed    | Total               |
| <b>Sum of Rural Region</b> | Renter | 1,041<br>30.6%              | 593<br>17.5%       | 956<br>28.1%       | 809<br>23.8%    | 3,397<br>100.0%     |
|                            | Owner  | 4,171<br>61.1%              | 1,179<br>17.3%     | 1,427<br>20.9%     | 56<br>0.8%      | 6,832<br>100.0%     |
| <b>Urban Areas</b>         | Renter | 20,814<br>21.9%             | 21,300<br>22.5%    | 45,429<br>47.9%    | 7,318<br>7.7%   | 94,862<br>100.0%    |
|                            | Owner  | 80,800<br>50.0%             | 35,149<br>21.7%    | 44,434<br>27.5%    | 1,311<br>0.8%   | 161,695<br>100.0%   |
| <b>State of Texas</b>      | Renter | 788,401<br>24.4%            | 742,012<br>22.9%   | 1,442,041<br>44.5% | 265,126<br>8.2% | 3,237,580<br>100.0% |
|                            | Owner  | 2,882,501<br>50.7%          | 1,311,320<br>23.1% | 1,453,941<br>25.6% | 37,591<br>0.7%  | 5,685,353<br>100.0% |

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The following is a distribution of all housing units within the rural counties in the region by number of occupants per room. Occupied units with more than 1.0 person per room are considered overcrowded.

|                            |        | Occupants per Room |                 |                |                     |
|----------------------------|--------|--------------------|-----------------|----------------|---------------------|
|                            |        | Less Than 1.0      | 1.0 – 1.5       | 1.5 or More    | Total               |
| <b>Brewster County</b>     | Renter | 1,570<br>94.9%     | 64<br>3.9%      | 20<br>1.2%     | 1,654<br>100.0%     |
|                            | Owner  | 2,553<br>100.0%    | 0<br>0.0%       | 0<br>0.0%      | 2,553<br>100.0%     |
| <b>Culberson County</b>    | Renter | 274<br>100.0%      | 0<br>0.0%       | 0<br>0.0%      | 274<br>100.0%       |
|                            | Owner  | 589<br>92.9%       | 21<br>3.3%      | 24<br>3.8%     | 634<br>100.0%       |
| <b>Hudspeth County</b>     | Renter | 253<br>94.1%       | 5<br>1.9%       | 10<br>3.7%     | 269<br>100.0%       |
|                            | Owner  | 866<br>95.7%       | 29<br>3.2%      | 11<br>1.2%     | 905<br>100.0%       |
| <b>Jeff Davis County</b>   | Renter | 242<br>100.0%      | 0<br>0.0%       | 0<br>0.0%      | 242<br>100.0%       |
|                            | Owner  | 775<br>97.9%       | 17<br>2.1%      | 0<br>0.0%      | 792<br>100.0%       |
| <b>Presidio County</b>     | Renter | 816<br>85.2%       | 98<br>10.2%     | 44<br>4.6%     | 958<br>100.0%       |
|                            | Owner  | 1,836<br>94.3%     | 60<br>3.1%      | 52<br>2.7%     | 1,948<br>100.0%     |
| <b>Sum of Rural Region</b> | Renter | 3,155<br>92.9%     | 167<br>4.9%     | 74<br>2.2%     | 3,397<br>100.0%     |
|                            | Owner  | 6,619<br>96.9%     | 127<br>1.9%     | 87<br>1.3%     | 6,832<br>100.0%     |
| <b>Urban Areas</b>         | Renter | 86,063<br>90.7%    | 6,556<br>6.9%   | 2,244<br>2.4%  | 94,862<br>100.0%    |
|                            | Owner  | 153,709<br>95.1%   | 6,440<br>4.0%   | 1,544<br>1.0%  | 161,695<br>100.0%   |
| <b>State of Texas</b>      | Renter | 2,992,816<br>92.4% | 177,803<br>5.5% | 66,961<br>2.1% | 3,237,580<br>100.0% |
|                            | Owner  | 5,502,669<br>96.8% | 146,079<br>2.6% | 36,605<br>0.6% | 5,685,353<br>100.0% |

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The following is a distribution of all housing units by plumbing facilities within the rural counties in the region.

|                            |        | Plumbing Facilities          |                                      |                     |
|----------------------------|--------|------------------------------|--------------------------------------|---------------------|
|                            |        | Complete Plumbing Facilities | Lacking Complete Plumbing Facilities | Total               |
| <b>Brewster County</b>     | Renter | 1,607<br>97.2%               | 47<br>2.8%                           | 1,654<br>100.0%     |
|                            | Owner  | 2,468<br>96.7%               | 85<br>3.3%                           | 2,553<br>100.0%     |
| <b>Culberson County</b>    | Renter | 264<br>96.4%                 | 10<br>3.6%                           | 274<br>100.0%       |
|                            | Owner  | 634<br>100.0%                | 0<br>0.0%                            | 634<br>100.0%       |
| <b>Hudspeth County</b>     | Renter | 265<br>98.5%                 | 4<br>1.5%                            | 269<br>100.0%       |
|                            | Owner  | 900<br>99.4%                 | 5<br>0.6%                            | 905<br>100.0%       |
| <b>Jeff Davis County</b>   | Renter | 242<br>100.0%                | 0<br>0.0%                            | 242<br>100.0%       |
|                            | Owner  | 792<br>100.0%                | 0<br>0.0%                            | 792<br>100.0%       |
| <b>Presidio County</b>     | Renter | 880<br>91.9%                 | 78<br>8.1%                           | 958<br>100.0%       |
|                            | Owner  | 1,948<br>100.0%              | 0<br>0.0%                            | 1,948<br>100.0%     |
| <b>Sum of Rural Region</b> | Renter | 3,258<br>95.9%               | 139<br>4.1%                          | 3,397<br>100.0%     |
|                            | Owner  | 6,742<br>98.7%               | 90<br>1.3%                           | 6,832<br>100.0%     |
| <b>Urban Areas</b>         | Renter | 93,814<br>98.9%              | 1,048<br>1.1%                        | 94,862<br>100.0%    |
|                            | Owner  | 160,762<br>99.4%             | 933<br>0.6%                          | 161,695<br>100.0%   |
| <b>State of Texas</b>      | Renter | 3,211,698<br>99.2%           | 25,882<br>0.8%                       | 3,237,580<br>100.0% |
|                            | Owner  | 5,657,396<br>99.5%           | 27,957<br>0.5%                       | 5,685,353<br>100.0% |

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The following table illustrates single-family and multifamily building permits issued within the region for the past ten years.

| Permits       | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 |
|---------------|------|------|------|------|------|------|------|------|------|------|
| Multi-Family  | 0    | 0    | 0    | 0    | 2    | 2    | 2    | 0    | 0    | 0    |
| Single-Family | 107  | 93   | 98   | 105  | 126  | 41   | 45   | 40   | 34   | 23   |
| Total         | 107  | 93   | 98   | 105  | 128  | 43   | 47   | 40   | 34   | 23   |

Source: SOCDs Building Permits Database at <http://socds.huduser.org/permits/index.html>



## 2. FOR-SALE HOUSING

We identified, presented and evaluated for-sale housing data for the region.

The available for-sale housing stock by price point for the region is summarized as follows:

| Available For-Sale Housing by Price Point |            |                     |            |                     |            |                     |            |
|---|------------|---------------------|------------|---------------------|------------|---------------------|------------|
| Less Than \$100k                          |            | \$100,000-\$139,999 |            | \$140,999-\$199,999 |            | \$200,000-\$300,000 |            |
| Units                                     | Avg. Price | Units               | Avg. Price | Units               | Avg. Price | Units               | Avg. Price |
| 19  | \$74,863   | 14                  | \$123,842  | 33                  | \$168,542  | 10                  | \$253,840  |

The distribution of available for-sale units by bedroom type, including the average sales price, is illustrated as follows:

| Available For-Sale Housing by Number of Bedrooms |            |             |            |               |            |              |            |               |            |
|--|------------|-------------|------------|---------------|------------|--------------|------------|---------------|------------|
| One-Bedroom                                      |            | Two-Bedroom |            | Three-Bedroom |            | Four-Bedroom |            | Five-Bedroom+ |            |
| Units  | Avg. Price | Units       | Avg. Price | Units         | Avg. Price | Units        | Avg. Price | Units         | Avg. Price |
| 4  | \$164,126  | 25          | \$122,900  | 35            | \$171,734  | 10           | \$141,190  | 1             | \$79,900   |

The age of the available for-sale product in the region is summarized in the following table:

| Available For-Sale Housing by Year Built |            |              |            |              |            |              |            |                |            |
|--|------------|--------------|------------|--------------|------------|--------------|------------|----------------|------------|
| 2006 to Present                          |            | 2001 to 2005 |            | 1991 to 2000 |            | 1961 to 1990 |            | 1960 & Earlier |            |
| Units                                    | Avg. Price | Units        | Avg. Price | Units        | Avg. Price | Units        | Avg. Price | Units          | Avg. Price |
| 8  | \$143,413  | 3            | \$158,999  | 9            | \$177,810  | 25           | \$162,172  | 24             | \$143,941  |

The following table illustrates estimated housing values based on the 2000 Census and 2010 estimates for owner-occupied units within the region.

|      | Estimated Home Values |                     |                     |                     |                       |                       |            |
|------|-----------------------|---------------------|---------------------|---------------------|-----------------------|-----------------------|------------|
|      | <\$40,000             | \$40,000 - \$59,999 | \$60,000 - \$79,999 | \$80,000 - \$99,999 | \$100,000 - \$149,999 | \$150,000 - \$199,999 | \$200,000+ |
| 2000 | 3,021                 | 6,218               | 9,239               | 2,886               | 12,125                | 3,021                 | 6,218      |
| 2010 | 3,397                 | 6,832               | 10,229              | 3,256               | 13,485                | 3,397                 | 6,832      |

Source: 2000 Census; ESRI; Urban Decision Group; Bowen National Research

Foreclosure filings over the past year for this region are summarized in the following table:

|           | Total Foreclosures (10/2010-9/2011) |
|-----------|-------------------------------------|
| Region 13 | 4                                   |

## **F. STAKEHOLDER INTERVIEWS & DEVELOPMENT BARRIERS**

Stakeholder interviews were conducted with over 200 representatives across all 13 rural regions in Texas as well as stakeholders who address housing issues at the state level. Opinions on affordable housing issues were sought from many disciplines throughout the housing industry including local, county, regional and state government officials, developers, housing authorities, finance organizations, grant writers, and special needs advocates. With the vast size and diverse nature of rural areas throughout the state of Texas, these interviews provided valuable information allowing us to complement statistical analysis with local insight and perspectives on those factors that influence and impact development of housing in rural Texas.

Regional stakeholders were asked to respond to the following rural housing issues as they relate to their specific area of Texas as well as their particular area of expertise.

- **Existing Housing Stock**
  - Affordability
  - Availability of subsidized and non-subsidized rental housing
  - Availability of for-sale housing
  - Quantity of affordable multifamily housing versus single-family homes
  - Condition and quality of manufactured housing
  - Quality and age of housing stock (both subsidized and non-subsidized)
  - Location
  
- **Housing Needs**
  - Segments of the population with the greatest need for affordable housing in rural areas of Texas
  - Type(s) of housing that best meet rural Texas housing needs
  - The need for homebuyer programs versus rental programs
  - New construction versus revitalization of existing housing
  
- **Housing for Seniors**
  - Affordability
  - Availability
  - Demand for additional housing
  - Accessibility Issues
  - Access to community and social services
  - Obstacles to the development of rural senior housing
  - Transportation issues

- **Housing for Persons with Disabilities**
  - Affordability
  - Availability
  - Demand for additional housing
  - Accessibility Issues
  - Access to community and social services
  - Obstacles to the development of rural housing for persons with disabilities
  - Transportation issues
  
- **Manufactured Housing**
  - Affordability
  - Availability
  - Quality
  - Demand
  - Role of manufactured housing in rural Texas
  
- **Barriers to Housing Development**
  - Infrastructure
  - Availability of land
  - Land costs
  - Financing programs
  - Community support
  - Capacity of developers to develop affordable housing in rural Texas
  - Recommendations to reduce or eliminate barriers
  
- **Residential Development Financing**
  - Rating existing finance options with regard to effectiveness in rural Texas markets
  - Residential development financing options that work well in rural Texas
  - Prioritizing rural development funding
  - How existing finance options may be modified to work better

The following summarizes the general content and consensus (when applicable) of the interviews we conducted and are not necessarily the opinions or conclusions of Bowen National Research.

## 1. Introduction

Region 13 is located in the Upper Rio Grande portion of the state of Texas. This region includes the following five counties which were classified as rural.

| Counties in Region |           |          |            |
|--------------------|-----------|----------|------------|
| Brewster           | Culberson | Hudspeth | Jeff Davis |
| Presidio           |           |          |            |

Four of the five counties in this region are designated as frontier counties. Due to a recent surge in the hiring of additional Border Patrol employees, there is an additional demand for workforce housing. The extreme rural nature of the majority of this area, coupled with very limited existing housing stock according to stakeholder interviews, makes obtaining affordable quality housing very difficult

Based on the Bowen National Research rental housing inventory count, there are 305 affordable rental housing units in the region's study counties. Of those properties we were able to survey, 100% were occupied, with many of the projects maintaining long waiting lists. Based on the American Community Survey and U.S. Census data, there are 2,212 manufactured homes in the region. Bowen National Research identified 76 for-sale housing units in the region. These 76 available homes represent 1.1% of the 6,832 owner-occupied housing units in the region, an indication of limited availability of for-sale housing alternatives. It is of note that 25% of the for-sale housing stock is priced below \$100,000.

## 2. Existing Housing Stock

According to representatives and government officials, very little affordable rental housing exists that is either subsidized or non-subsidized and much of the non-subsidized housing is of poor quality and old. Due to the rural nature of the region limited for-sale affordable housing is available and much of this is also older and in need of renovation.

## 3. Housing Need

The two major areas of affordable housing needed are the revitalization of existing housing stock and development of small one- and two-bedroom multifamily apartments to fill the demand for the additional workforce housing need brought about by the hiring of additional Border Patrol employees.

Funding for the rehabilitation of existing housing as well as programs that can be combined to make small multifamily development feasible could best serve this region.

**4. Housing for Seniors/Persons with Disabilities**

Although there is not currently a great demand for additional senior housing in the region, over the next 10 years, that trend will shift and housing for seniors will become a greater priority.

**5. Barriers to Housing Development**

Lack of infrastructure, the very rural nature of much of the region and funding for affordable housing are the greatest barriers to affordable housing development in the region.

**6. Residential Development Financing**

Single-family home rehabilitation programs work well to get housing up to acceptable standards but if major repairs are needed it is typically more cost effective to demolish and rebuild due to environmental guidelines. Although multifamily or single-family home rentals are needed to fill the gap in this market for persons with moderate-income levels, finding enough financing programs that can be leveraged to make smaller development feasible is difficult

**7. Conclusions**

Housing needs cited by local sources include the need to renovate the older existing housing stock and the development of one- and two-bedroom multifamily units to help meet growing workforce housing demand. Development barriers in the region include lack of infrastructure and limited funding.

## **G. DEMAND ANALYSIS**

Pursuant to the Texas Department of Housing and Community Affairs' RFP, Bowen National Research conducted a housing gap analysis for rental and for-sale housing that considers three income stratifications. These stratifications include households with incomes of up to 30% of Area Median Household Income (AMHI), households with incomes between 31% and 50% of AMHI, and households with incomes between 51% and 80% of AMHI. This analysis identifies demand for additional housing units for the most recent baseline data year (2010) and projected five years (2015) into the future.

The demand components included in each of the two housing types are listed as follows:

| <b>Rental Housing Gap Analysis</b>  |  |
|---|--|
| <b>Demand Factors</b>   | <b>Supply Factors</b>  |
| <ul style="list-style-type: none"> <li>• Renter Household Growth</li> </ul>           | <ul style="list-style-type: none"> <li>• Available Rental Housing Units</li> </ul> |
| <ul style="list-style-type: none"> <li>• Cost Overburdened Households</li> </ul>      | <ul style="list-style-type: none"> <li>• Pipeline Units*</li> </ul>                |
| <ul style="list-style-type: none"> <li>• Overcrowded Housing</li> </ul>               |  |
| <ul style="list-style-type: none"> <li>• Households in Substandard Housing</li> </ul> |  |

\*Units under construction, planned or proposed

| <b>For-Sale Housing Gap Analysis</b>                                       |  |
|--|--|
| <b>Demand Factors</b>  | <b>Supply Factors</b>  |
| <ul style="list-style-type: none"> <li>• Owner Household Growth</li> </ul> | <ul style="list-style-type: none"> <li>• Available For-Sale Housing Units</li> </ul> |
| <ul style="list-style-type: none"> <li>• Replacement Housing</li> </ul>    | <ul style="list-style-type: none"> <li>• Pipeline Units*</li> </ul>                  |

\*Units under construction, planned or proposed

The demand factors for each housing segment for each income stratification are combined, as are the housing supply components. The overall supply is deducted from the overall demand to determine the housing gaps (or surpluses) that exist among the income stratifications in each study area.

These supply and demand components are discussed in greater detail on the following pages.

## Rental Housing Gap Analysis

We compared various demand components with the available and pipeline housing supply to determine the number of potential units that could be supported in each of the study areas. The following is a narrative of each supply and demand component considered in this analysis of rental housing:

- Renter household growth is a primary demand component for new rental units. Using 2010 Census data and ESRI estimates for renter households by income level for 2010 and 2015, we are able to project the number of new renter households by income level that are expected to be added to each study area.
- *Cost overburdened* households are those renter households that pay more than 35% of their annual household income towards rent. Typically, such households will choose a comparable property (including new affordable housing product) if it is less of a rent burden. For the purposes of this analysis, we have used the share of rent overburdened households from the 2000 Census and applied it to the estimated number of households within each income stratification in 2010.
- *Overcrowded* housing is often considered housing units with 1.01 or more persons per room. These units are often occupied by multi-generational families or large families that are in need of more appropriately-sized and affordable housing units. For the purposes of this analysis, we have used the share of overcrowded housing from the 2000 Census and applied it to the estimated number of households within each income stratification in 2010.
- *Substandard* housing is typically considered product that lacks complete indoor plumbing facilities. Such housing is often considered to be of such poor quality and in disrepair that it should be replaced. For the purposes of this analysis, we have used the share of households living in substandard housing from the 2000 Census and applied it to the estimated number of households within each income stratification in 2010.
- *Available* rental housing is any rental product that is currently available for rent. This includes any units identified through our survey of nearly 900 affordable rental properties identified in the study areas, published listings of available rentals, and rentals disclosed by local realtors or management companies. It is important to note, however, that we only included available units developed under state or federal housing programs, and did not include units that may be offered in the market that were privately financed.

- *Pipeline* housing is housing that is currently under construction or is planned or proposed for development. We identified pipeline housing during our telephone interviews with local and county planning departments and through a review of published listings from housing finance entities such as TDHCA, HUD and USDA.

### For-Sale Housing Gap Analysis

This section of the report addresses the market demand for for-sale housing alternatives in the study areas. There are a variety of factors that impact the demand for new for-sale homes within an area. In particular, area and neighborhood perceptions, quality of school districts, socio-economic characteristics, demographics, mobility patterns, and active builders all play a role in generating new home sales. Support can be both internal (households moving within the market) and external (households new to the market).

While new household growth alone is often the primary contributor to demand for new for-sale housing, the lack of significant development of such housing in a market over an extended time period and the age of the existing housing stock are indicators that demand for new housing will also be generated from the need to replace some of the older housing stock. As a result, we have considered two specific sources of demand for new for-sale housing in the study areas:

- New Housing Needed to Meet Projected Household Growth
- Replacement Housing for Functionally Obsolete Housing

These two demand components are combined and then compared with the available for-sale housing supply and any for-sale projects planned for the market to determine if there is a surplus or deficit of for-sale housing. This analysis is conducted on three price point segmentations: Under \$100,000, between \$100,000 and \$139,999, and between \$140,000 and \$200,000. Housing priced above \$200,000 is not considered affordable to low- and moderate-income households, and was therefore not considered in this analysis.

For the purposes of this analysis, we conservatively assume that a homebuyer will be required to make a minimum down payment of \$10,000 or 10.0% of the purchase price for the purchase of a new home. Further, we assume that a reasonable down payment will equal approximately 35.0% to 45.0% of a household's annual income. Using this methodology, the following represents the potential purchase price by income level.



| Income Level       | Down Payment | Maximum Purchase Price |
|--------------------|--------------|------------------------|
| Less Than \$29,999 | \$10,000     | Up to \$100,000        |
| \$30,000-\$39,999  | \$15,000     | \$100,000-\$139,999    |
| \$40,000-\$49,999  | \$20,000     | \$140,000-\$199,999    |
| \$50,000-\$74,999  | \$25,000     | \$200,000-\$299,999    |
| \$75,000-\$99,999  | \$30,000     | \$300,000-\$399,999    |
| \$100,000 And Over | \$35,000     | \$400,000+             |

Naturally, there are cases where a household can afford a higher down payment to purchase a more expensive home. There are also cases in which households purchase a less expensive home although they could afford a higher purchase price. This broad analysis provides the basis in which to estimate the *potential* demand for for-sale housing.

The following is a narrative of each supply and demand component considered in this analysis of for-sale housing:

- *New owner-occupied household growth* within a market is a primary demand component for demand for new for-sale housing. For the purposes of this analysis, we have evaluated growth between 2010 and 2015. The 2010 households by income level are based on ESRI estimates applied to 2010 Census estimates of total households for each study area. The 2015 estimates are based on growth projections by income level by ESRI. The difference between the two household estimates represents the new owner-occupied households that are projected to be added to a study area between 2010 and 2015. These estimates of growth are provided by each income level and corresponding price point that can be afforded.
- *Replacement of functionally obsolete housing* is a demand consideration in most established markets. Given the limited development of new housing units in many rural areas, homebuyers are often limited to choosing from the established housing stock, much of which is considered old and/or often in disrepair and/or functionally obsolete. There are a variety of ways to measure functionally obsolete housing and to determine the number of units that should be replaced. For the purposes of this analysis, we have applied the highest share of any of the following three metrics: cost burdened households, units lacking complete plumbing facilities, and overcrowded units. This resulting housing replacement ratio is then applied to the existing (2010) owner-occupied housing stock to estimate the number of for-sale units that should be replaced in the study areas.

## 1. Rental Housing

Region 13 is located in the far west portion of the state of Texas. This region includes five counties which were classified as rural and were included in this analysis. The following tables summarize the housing gaps by AMHI and county for this region:

|                          | County Level Rental Housing Gap |            |            |            |
|--------------------------|---------------------------------|------------|------------|------------|
|                          | Target Income                   |            |            | Total      |
|                          | 0% - 30%                        | 31% - 50%  | 51% - 80%  |            |
| <b>Brewster County</b>   | 361                             | 141        | 55         | 558        |
| <b>Culberson County</b>  | 23                              | -6         | 27         | 45         |
| <b>Hudspeth County</b>   | 14                              | 6          | 7          | 27         |
| <b>Jeff Davis County</b> | 7                               | 8          | 9          | 24         |
| <b>Presidio County</b>   | 142                             | 69         | 72         | 283        |
| <b>Region Total</b>      | <b>548</b>                      | <b>218</b> | <b>170</b> | <b>936</b> |

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

## 2. For-Sale Housing

|                          | County Level For-Sale Housing Gap |                        |                     |            |
|--------------------------|-----------------------------------|------------------------|---------------------|------------|
|                          | Price Point                       |                        |                     | Total      |
|                          | <\$100,000                        | \$100,000 to \$139,999 | \$140,000-\$200,000 |            |
| <b>Brewster County</b>   | -5                                | 21                     | 47                  | 63         |
| <b>Culberson County</b>  | 5                                 | -3                     | -2                  | 0          |
| <b>Hudspeth County</b>   | 42                                | 23                     | 18                  | 83         |
| <b>Jeff Davis County</b> | 16                                | 18                     | 10                  | 44         |
| <b>Presidio County</b>   | 59                                | 65                     | 69                  | 193        |
| <b>Region Total</b>      | <b>117</b>                        | <b>124</b>             | <b>142</b>          | <b>383</b> |

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research